

DEPARTMENT OF SOCIAL SERVICES

744 P Street, Sacramento, CA 95814



December 29, 2000

ALL-COUNTY INFORMATION NOTICE NO. I-123-00

TO: ALL COUNTY WELFARE DIRECTORS
ALL WELFARE-TO-WORK CORR DINATORS

REASON FOR THIS TRANSMITTAL

- ☐ State Law Change
- ☐ Federal Law or Regulation Change
- ☐ Court Order or Settlement Agreement
- ☐ Clarification Requested by One or More Counties
- ☒ Initiated by CDSS

SUBJECT: THE SELF-SUFFICIENCY STANDARD FOR CALIFORNIA REPORT

As a result of press reports commenting on the recent release of the updated California Self-Sufficiency Standard, the Office of the Regional Advisors has received a number of inquiries from county staff about the Standard. The Standard is part of a report issued by the Californians for Family Economic Self-Sufficiency (CFESS), a statewide anti-poverty coalition led by Equal Rights Advocates.

Because of the interest that counties have expressed in this report, a copy is being sent under cover of this notice to each county welfare director.

For more information or additional copies of the report, counties should contact Equal Rights Advocates at www.equalrights.org or (415) 621-0672.

Attachment

The Self-Sufficiency Standard for California

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November 2000

***Prepared for Californians for Family Economic
Self-Sufficiency Project (CFESS)***

Preface

The Self-Sufficiency Standard was developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women. Funding for its original development was provided by the Ford Foundation. A number of other people also have contributed to the development of the Standard, its calculation, and/or the writing of state reports. The Standard would not be what it is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Doris Ng, Shivani Suturia, Terri Witherspoon, and Seook Jeong. Nonetheless, any mistakes are the authors' responsibility.

We also thank the following individuals and agencies that assisted us in the development of this report and its release: Kate Breslin, California Budget Project; Cindy Marano, Wider Opportunities for Women; Tse Ming Tam, National Economic Development and Law Center; the California Department of Social Services; and the Women's Bureau of the U.S. Department of Labor, Region IX. Finally, we thank the Leadership Team members of Californians for Family Economic Self-Sufficiency (CFESS) for their many contributions to CFESS over the past several years.

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The Self-Sufficiency Standard for California

How much money does it take for families to live and work without public or private assistance or subsidies?

Introduction

Due to a robust economy combined with recent changes in welfare and workforce development policy, the question of self-sufficiency has taken on new urgency. As many parents leave welfare and enter the labor market, they join a growing number of families who are unable to stretch their wages to meet the costs of basic necessities. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is adequate income—and how does this amount vary among different family types and different places? To answer that question we have a new measure of income adequacy, the Self-Sufficiency Standard.

The Self-Sufficiency Standard measures how much income is needed, for a family of a given composition in a given place, to adequately meet its basic needs—without public or private assistance. Below we will explain the origin of the Standard; how it differs from the official poverty standard; how it is calculated; what it looks like for California's families; and how various public subsidies, public policies, child support and other available resources can help families move towards self-sufficiency. We conclude this report with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Poverty Line

How much is enough for families to meet their needs, on their own? Although we may have trouble coming up with an exact dollar figure, most of us know

what adequacy looks like when we see it. As one participant in a training program put it, when asked to define her progress towards economic self-sufficiency:

I wouldn't say I'm economically self-sufficient yet. When it comes to a point where I don't have to worry about the health care needs of my family, when I don't have to worry about the light bill, when the light man isn't knocking on the door saying "your bill is due." Not that you have a lot of money, but you're not worried about how your kid is going to get that next pair of shoes Just the simple things, that may not be all that simple because we don't have them yet.¹

Obviously, however, we cannot interview every person for his or her own assessment of income adequacy, as quoted above. Besides, such assessments would be subjective and inconsistent. The need for an objective standard to assess income adequacy has thus led most of us to the official federal poverty measure. Using the federal poverty measure, we can determine that a family is "poor" if its income is below the appropriate threshold, and "not poor" if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy.

The most significant shortcoming of the federal poverty measure is that it is too low: for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty line who nonetheless lack sufficient resources to

adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need. For example, Medicaid is extended to families with incomes that are 150%, 185%, or 200% of the official poverty thresholds.

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family's composition and where the family lives.²

However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the

Not only is the federal poverty measure too low, but it is based on outdated assumptions, thus not incorporating new needs, changing demographics and widening geographic differentials.

threshold cannot solve these problems. Since the official poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

This inability to account for new or different needs results from two methodological problems. The first is that the federal poverty measure is based on the cost of a single item, food. The second is that it assumes a fixed ratio between food and all other needs (housing, clothing, etc.). This fixed ratio does not allow for some costs to rise faster than food. In fact, there is no way to increase the amount allotted for food to take into account new nutritional standards.

In addition to outdated nutritional standards on which the poverty measure was based and the limited basic needs package, the demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for working parents--of whom there are many more today than in the 1960s -- there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

The poverty thresholds are also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographic variation in costs

three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about four times as much as the same size units in the least expensive areas.³

Once again, public programs have recognized the failure of the one-size-fits-all poverty measure to capture differences in need. Thus, instead of using the poverty measure, federal housing programs assess need using local area median income as a way to take into account the significant differences in cost of living between localities. The Food Stamp program also takes into account variations in costs of housing and child care between different localities.

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the poverty measure was first developed, there was probably not a large difference between families in these situations: taxes were very low for low-income families with earned income and transportation was inexpensive. Most important, the majority of workers with children had a nonworking spouse who provided child care. Today, taxes even for low-income families are substantial, transportation can be costly, and many families do not have "free" child care available.

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.⁴ Others have gone further, creating new measures of income adequacy, such as "Basic Needs Budgets" or Living Wages.⁵

The Self-Sufficiency Standard--And How It Differs from the Federal Poverty Measure

While drawing on the critiques and analysis of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As the editors of the Boston Globe put it: "Ask not where poverty ends, but where economic independence begins."⁶ That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required

to meet basic needs (including paying taxes) in the regular "marketplace" without public or private/informal subsidies. By providing a measure that is customized to each family's circumstances, i.e., taking account of where they live, and how old their children are, the Self-Sufficiency Standard makes it possible to determine if a family's income is enough to meet their basic needs.

While both the Self-Sufficiency Standard and the official poverty measure assess income adequacy, the Standard differs from the official poverty measure in several important ways:

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,⁷ and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children. While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.*
- *The Standard incorporates regional and local variations in costs. This is particularly important for housing although regional variation also occurs to a lesser extent for child care, health care and transportation. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home destinations are often as high, or higher, than in a state's urban areas.*
- *The Standard includes the net effect of taxes and tax credits. It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three federal credits available to workers and their families are "credited" against the income needed to meet basic*

needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.

- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined independently*, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family's budget, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a

Self-Sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one's need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family sustaining wages.

level that is, on the one hand, not luxurious or even comfortable, and on the other, is not so low that it fails to adequately provide for a family. Rather, the Standard provides income sufficient to meet minimum nutrition standards, for example, and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for longer-term needs, such as retirement, purchase of major items such as a car, or emergency expenses (except possibly under the "miscellaneous" cost category). Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one's need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family sustaining wages.

What the Self-Sufficiency Standard Is ... and Is Not

Using the Self-Sufficiency Standard, a given family's income is deemed inadequate if it falls below the appropriate threshold (family type and location). However, we emphasize that, as with any measure or threshold, the exact amount is essentially arbitrary, i.e., if a family's income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having, adequate income. Rather, we urge users of the Standard to think in relative terms of "wage adequacy," that is,

one should ask how close is a given wage to the Standard?

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$7.00 per hour, then the latter wage has a "wage adequacy" level of only 70%. At the same time, a penny above or below \$10.00 (\$9.99 versus \$10.01) is not a meaningful distinction.

Second, the use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not

Community, societal and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

just a job with a certain wage and benefits, but rather income security for a family over time. Thus, for many, the Self-Sufficiency Wage represents a larger goal toward which they are striving, and is a process that they are engaged in, not a one-time achievement. As one person put it, "Self-sufficiency is a road I'm on."⁸

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income. For many, if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require the needed assistance, guidance, transitional subsidies and the time necessary to become self-sufficient.

Although training and education do not have the same urgency as do basic needs such as food and shelter, true long-term self-sufficiency increasingly necessitates investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is in danger of being at best a fleeting accomplishment.

Finally, the Self-Sufficiency Standard is not meant to imply that government subsidies and supports are not appropriate for California families. Indeed, given the large number of families who have not yet achieved wage adequacy, temporary assistance in meeting the costs of such high price items as child care, health care, and housing, is frequently the only viable means for these families to have the necessary resources to secure their basic needs.

Likewise, it is important to recognize that self-sufficiency does not imply that families should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence between families, and community institutions such as schools or religious institutions, as well as informal networks of friends, family, and neighbors, that many are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well being, psychologically as well as materially, and should be supported.

Nothing about the Self-Sufficiency Standard should be taken to mean that such efforts to help each other should be discouraged. Nor should the Standard be understood as endorsing an ideal of self-dependence in complete isolation—we are not advocating a "Lone Ranger" model for families. The Standard is a measure of income adequacy, not of family functioning. Likewise, community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

How the Self-Sufficiency Standard is Calculated

The goal of making the Standard as standardized and accurate as possible, yet varied geographically and by age, requires meeting several different criteria. As much as possible, the figures used here:

- are collected or calculated using standardized or equivalent methodology,
- come from scholarly or credible sources, such as the U.S. Bureau of the Census,
- are updated at least annually, and
- are age- and/or geographically-specific (where appropriate).

Thus, costs that rarely have regional variation (such as food) are usually standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically-specific level available.

For each county in California, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas may be found in the Full Report. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in California in the Appendix to this report (listed alphabetically).

The components of the Self-Sufficiency Standard for California and the assumptions included in the calculations are described below.

Housing: The Standard uses the Fiscal Year 2000 Fair Market Rents for housing costs, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400 housing market areas). Fair market rents are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.⁹ The Fair

Market Rents (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the Fair Market Rent, while 60% would cost more than the Fair Market Rent.)

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;¹⁰ families with one or two children require two bedrooms, and families with three children, three bedrooms.

Child Care: The Standard uses the most accurate information available that is recent, geographically-specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75th percentile, by age of child and setting (family day care home, day care center, etc.).¹¹

For California, the Standard uses the Year 2000 Regional Market Rate (RMR) Ceilings, which are based on the results of a statewide survey of over 12,000 child care providers conducted by the California Child Care Resource and Referral Network for the State of California Department of Social Services. The ceilings are set at 1.5 standard deviations above the mean, and are specified by age, setting, and county or sub-county area.

Because it is more common for very young children to be in day care homes rather than centers,¹² the Standard assumes that children less than three years of age (infants and toddlers, called “infants” here) receive full-time care in day care homes. Preschoolers (three through five years old), in contrast, are assumed to go to day care centers full-time. School-age children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

Food: Although the Thrifty Food Plan is used as the basis of both the poverty thresholds and the Food

Stamps allotments, the Standard uses the Low-Cost Food Plan for food costs.¹³ While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food eaten away from home. Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

The Self-Sufficiency Standard is calculated using scholarly or credible sources from data that is collected at least annually, is age- and geographically-specific (where appropriate), and is collected or calculated using standardized or equivalent methodology.

The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Since there is little regional variation in the cost of food overall, the Standard uses the national average throughout the State of California.

Transportation: If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that "translates" to about 30% of the low- and moderate-income population.¹⁴ The San Francisco metropolitan area is the only area in California in which substantial numbers of workers use public transportation to get to and from work, with nearly one-fifth of those in San Francisco, Marin, and San Mateo Counties using public transportation, and almost one-tenth in the Oakland metropolitan area (Alameda and Contra Costa counties). Elsewhere in the state, the proportion using public transportation is much less, and therefore it is

not a reasonable assumption that workers would be able to get to work by public transportation. Therefore, we assume only workers living in San Francisco and Oakland metropolitan areas use public transportation. For all others, it is assumed that adults require a car to get to and from work; if there are two adults in the family, we assume two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work, at exactly the same time.)

Data for public transportation costs are based on the cost of a monthly pass for each adult. Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The costs include the fixed costs of owning a car (including fire and theft insurance, property damage and liability, license, registration and taxes, repairs, finance charges), as well as monthly variable costs (e.g., gas, oil, tires, and maintenance), but do not include the initial cost of purchasing a car.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. In California, there are substantial differences in costs by region, with auto insurance costing more in Southern California, while gas is higher in Northern California. Therefore, we varied the insurance portion of the fixed costs by a ratio computed from a study of insurance costs differentials done by the California Department of Insurance's Statistical Analysis Bureau and the gas costs based on AAA Surveys.¹⁵ For varied costs, the Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week per family for shopping for food and other errands. (The commuting distance is computed using the statewide average from the National Personal Transportation Survey). In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to the day care center or home.

Health Care: Health care costs in the Standard include both the employee's share of insurance premiums plus additional out-of-pocket expenses, such as co-payments, uncovered expenses (e.g., dental care and prescriptions), and insurance deductibles.

Although workers who do not have employer-provided health insurance often "do without," families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the em-

ployer provides health insurance coverage¹⁶, and that employees pay 24% of the premium for coverage for themselves only, or 36% for family coverage—which is the national average share of premium costs.¹⁷ The costs of health insurance are based on the Pac-Advantage Rates. The lowest HMO rates in each county, for individuals and for families, respectively, were used.

Data for out-of-pocket health care costs (by age) were obtained from the National Medical Expenditure Survey, adjusted by state using the Families USA report, *SkYROCKETING Health Inflation: 1980–1993–2000*, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI).

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. It does not include recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.¹⁸

Taxes: Taxes include state sales tax, federal and state income taxes, and payroll taxes. The retail sales tax varies by locality from 7.25% to 8.25%, with no tax on food. Sales taxes are calculated only on “miscellaneous” items, —as one does not ordinarily pay tax on rent, child care, and so forth. (As is the case in many states, California does not tax services.) Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State taxes are calculated using the Commerce Clearinghouse State Tax Handbook as well as the tax forms from the California Franchise Tax Board. The state income tax calculation takes into account not only the standard deduction and exemptions, but also tax credits, both refundable and nonrefundable.

Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate—15% of income for families in this range—federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar

earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% to 10% for most taxpayers.

Earned Income Tax Credit (EITC): The EITC, or as it is sometimes called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by working-poor and near-poor families. The EITC is a “refundable” tax credit; that is, working adults may receive the tax credit whether or not they owe any federal taxes, adding to overall income.

Child Care Tax Credit (CCTC): The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a “refundable” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

Child Tax Credit (CTC): The CTC is a federal tax credit that allows parents to deduct up to \$500 per child (for children less than 17 years old) from the federal income taxes they owe. If a family has one or two children, it is calculated like the CCTC, as a credit against federal taxes owed. If the family does not owe federal taxes, or has already taken the CCTC and there is no remaining liability (that is, no federal tax is owed after the CCTC is taken), then the family is not eligible for the CTC. However, if there are three or more children, then the CTC becomes refundable (as with the EITC). In this case, the family may receive the credit (up to \$500 per child), even if they do not owe any federal taxes. However, the amount of CTC they receive is limited to the amount their payroll tax exceeds the EITC that they have or will receive.

In effect, given the high costs of child care, most families with young children who are paying market rate child care offset most or all of the federal taxes they owe with their child care tax credit. However, those with older children, or three or more children and higher incomes, are more likely to receive the Child Tax Credit.

How Much Money Is Enough in California?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living for five different places in California: Trinity

County, Tulare County, Sacramento County, Los Angeles County, and San Francisco County.

As it is a mostly rural area, with lower costs, in Trinity County a single person with no children needs to earn just \$6.31 per hour to be able to meet her/his

Table 1
**The Self-Sufficiency Standard for Selected Family Types
in Trinity County, CA, 2000***
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$375	34	\$483	26	\$483	21	\$483	17
Child Care	\$0	0	\$400	21	\$656	28	\$656	23
Food	\$164	15	\$249	13	\$372	16	\$511	18
Transportation	\$203	18	\$209	11	\$209	9	\$395	14
Health Care	\$114	10	\$261	14	\$284	12	\$344	12
Miscellaneous	\$86	8	\$160	9	\$200	9	\$239	8
Taxes**	\$170	15	\$272	14	\$340	15	\$428	15
Earned Income Tax Credit (-)	\$0	0	-\$64	-3	-\$57	-2	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$84	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$79	-3	-\$83	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
- Monthly	\$6.31		\$10.70		\$13.21		\$8.22 per adult	
- Annual	\$1,111		\$1,883		\$2,324		\$2,892	
	\$13,332		\$22,594		\$27,893		\$34,703	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes (including state tax credits), payroll taxes and sales taxes.

*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

Table 2
The Self-Sufficiency Standard for Selected Family Types
In Tulare County, CA, 2000*
Visalia-Tulare-Porterville, CA MSA
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$393	35	\$513	28	\$513	22	\$513	18
Child Care	\$0	0	\$361	20	\$670	29	\$670	23
Food	\$164	15	\$249	14	\$372	16	\$511	17
Transportation	\$206	18	\$212	12	\$212	9	\$402	14
Health Care	\$102	9	\$234	13	\$256	11	\$316	11
Miscellaneous	\$87	8	\$157	9	\$202	9	\$241	8
Taxes**	\$174	15	\$256	14	\$330	14	\$437	15
Earned Income Tax Credit (-)	\$0	0	-\$75	-4	-\$54	-2	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$48	-3	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$83	-4	-\$83	-3
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$6.39		\$10.33		\$13.29		\$8.32 per adult	
- Monthly	\$1,125		\$1,818		\$2,339		\$2,927	
- Annual	\$13,505		\$21,810		\$28,066		\$35,126	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes (including state tax credits), payroll taxes and sales taxes.

*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

basic needs, as can be seen in the first column of Table 1 (previous page). While these costs are high, a single parent with one preschooler needs to earn more than \$4.00 more per hour, or **\$10.70** per hour to meet the basic needs of her family.¹⁹ If she has two children, one preschooler and one schoolage child, she would need more than twice as much, **\$13.21** per hour to meet her family's needs. Finally, if there are two adults supporting two children, a preschooler and a school-age child, costs are increased slightly for additional food, health care, and miscellaneous costs, (the major costs of

housing and child care stay the same), but the amount *each* would need to earn is less than two-thirds the amount a single parent would need to earn: **\$8.22** per hour.

In Tulare County (see Table 2), the costs are similar to the costs in Trinity County for each family type. Thus a single adult's self-sufficiency wage is **\$6.39** per hour, and again the single parent must earn an additional \$4.00 per hour plus, or **\$10.33** per hour. The single parent with two children in Tulare County

Table 3
The Self-Sufficiency Standard for Selected Family Types
in Sacramento County, CA, 2000*
Sacramento, CA PMSA
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$504	40	\$631	27	\$631	22	\$631	19
Child Care	\$0	0	\$552	23	\$881	30	\$881	26
Food	\$164	13	\$249	11	\$372	13	\$511	15
Transportation	\$192	15	\$198	8	\$198	7	\$375	11
Health Care	\$102	8	\$234	10	\$256	9	\$316	9
Miscellaneous	\$96	8	\$186	8	\$234	8	\$271	8
Taxes**	\$210	17	\$393	17	\$480	17	\$563	17
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$83	-3	-\$83	-2
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$7.20		\$13.42		\$16.41		\$9.61 per adult	
- Monthly	\$1,268		\$2,361		\$2,888		\$3,384	
- Annual	\$15,217		\$28,336		\$34,661		\$40,610	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes (including state tax credits), payroll taxes and sales taxes.

*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

would need to earn **\$13.29** per hour to meet her family's needs (see Table 2). In the two-parent family, each adult would need to earn **\$8.32** per hour.

Sacramento County (see Table 3) is approximately in the "middle" of the counties in California in terms of costs. The cost of meeting one's basic needs for a single adult is just about one dollar per hour more at **\$7.20** per hour. However, because both housing and child care are more expensive in Sacramento County, the cost of meeting all of the family's basic needs

doubles for the single parent compared to the single adult. She must earn almost double the Self-Sufficiency Wage required of a single adult, or **\$13.42** per hour. The single parent with two children in Sacramento County would need to earn **\$16.41** per hour to meet her family's needs. In the two-parent family, each adult would need to earn **\$9.61** per hour.

In California, the cost of living is highest in the large urban counties (see Tables 4 and 5), especially San Francisco. Thus in Los Angeles County, a single

Table 4
The Self-Sufficiency Standard for Selected Family Types
in Los Angeles, CA, 2000*
Los Angeles-Long Beach, CA PMSA
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$605	40	\$766	28	\$766	22	\$766	19
Child Care	\$0	0	\$651	24	\$1,053	31	\$1,053	26
Food	\$164	11	\$249	9	\$372	11	\$511	13
Transportation	\$256	17	\$262	9	\$262	8	\$501	13
Health Care	\$92	6	\$199	7	\$222	7	\$281	7
Miscellaneous	\$112	7	\$213	8	\$267	8	\$311	8
Taxes**	\$275	18	\$498	18	\$627	18	\$736	18
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$83	-2	-\$83	-2
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$8.54		\$15.65		\$19.35		\$11.35 per adult	
- Monthly	\$1,503		\$2,755		\$3,406		\$3,996	
- Annual	\$18,040		\$33,056		\$40,870		\$47,954	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes (including state tax credits), payroll taxes and sales taxes.

*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

adult must earn **\$8.54** per hour to meet his/her needs, while in San Francisco, a single adult would need **\$10.78** per hour. Again, the single parent with just one child must earn almost twice as much in both counties. In Los Angeles, the single parent would need **\$15.65** per hour, and in San Francisco, **\$20.79** per hour. If she has two children—a preschooler and a schoolage child—she must earn **\$19.35** per hour in Los Angeles and **\$24.64** per hour in San Francisco. In two-adult families, *each* must earn about three-fourths of what the

single parent must earn or **\$11.35** per hour in Los Angeles and **\$13.00** per hour in San Francisco.

Because both child care and housing costs are lower in less expensive areas of California compared to higher cost areas, and these two costs account for the majority of the budget, the proportions spent in each cost area do not vary greatly from place to place. Among families with just one infant or preschool-age child, housing costs in California average just over a

A family with one parent, one preschool-age child and one school-age child spends more than half of its monthly budget on housing and child care.

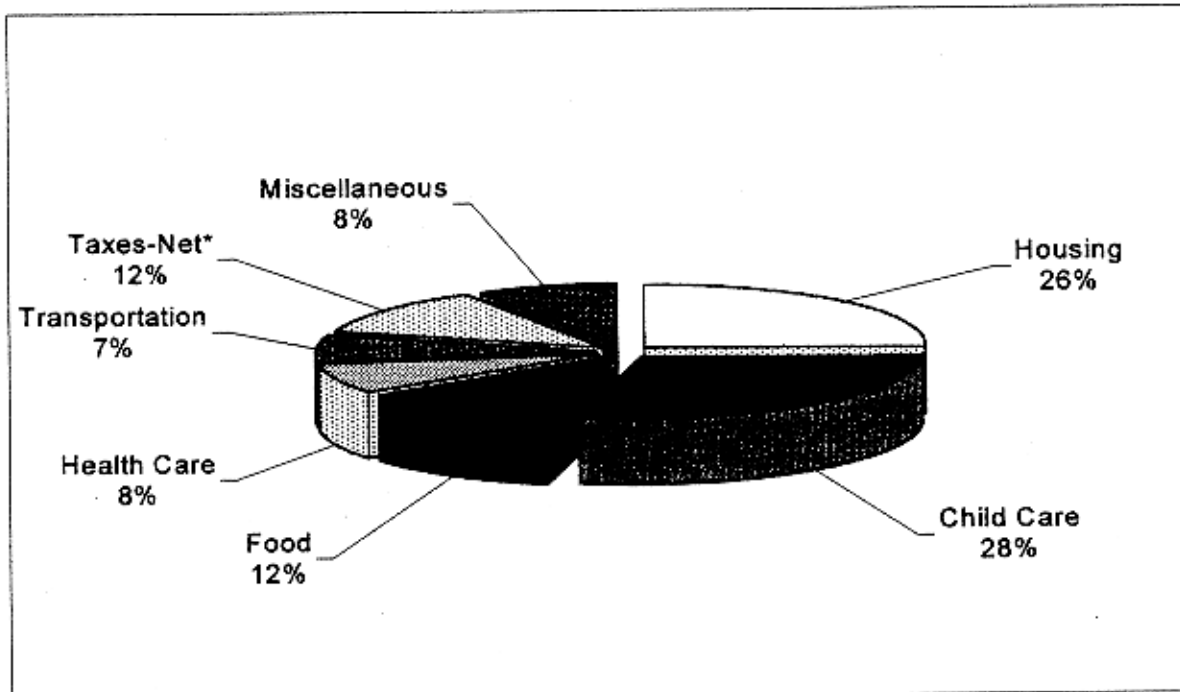
Consequently, the proportions of expenses that go to these two major costs, housing and child care, are similar for single parents across counties.

In Figure 1 below, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in San Diego County. Housing and child care are by far the greatest expenses for working families with children. Single parent families with two children, one of whom is under school-age, generally spend more than half their incomes on these two expenses alone. With two parents,

these two expenses also account for nearly half the expenses.

The next largest expenses for a California family are food and net taxes, each of which accounts for about 12% of the budget. Even though taxes are reduced by tax credits, they still account for about one-ninth of expenses. Health care is a relatively small share, but this calculation assumes that the employer both provides health insurance as well as pays a portion of the premium.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2000
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in San Diego County, CA



**Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 18%, but with tax credits, the amount owed in taxes is reduced to 12%.*

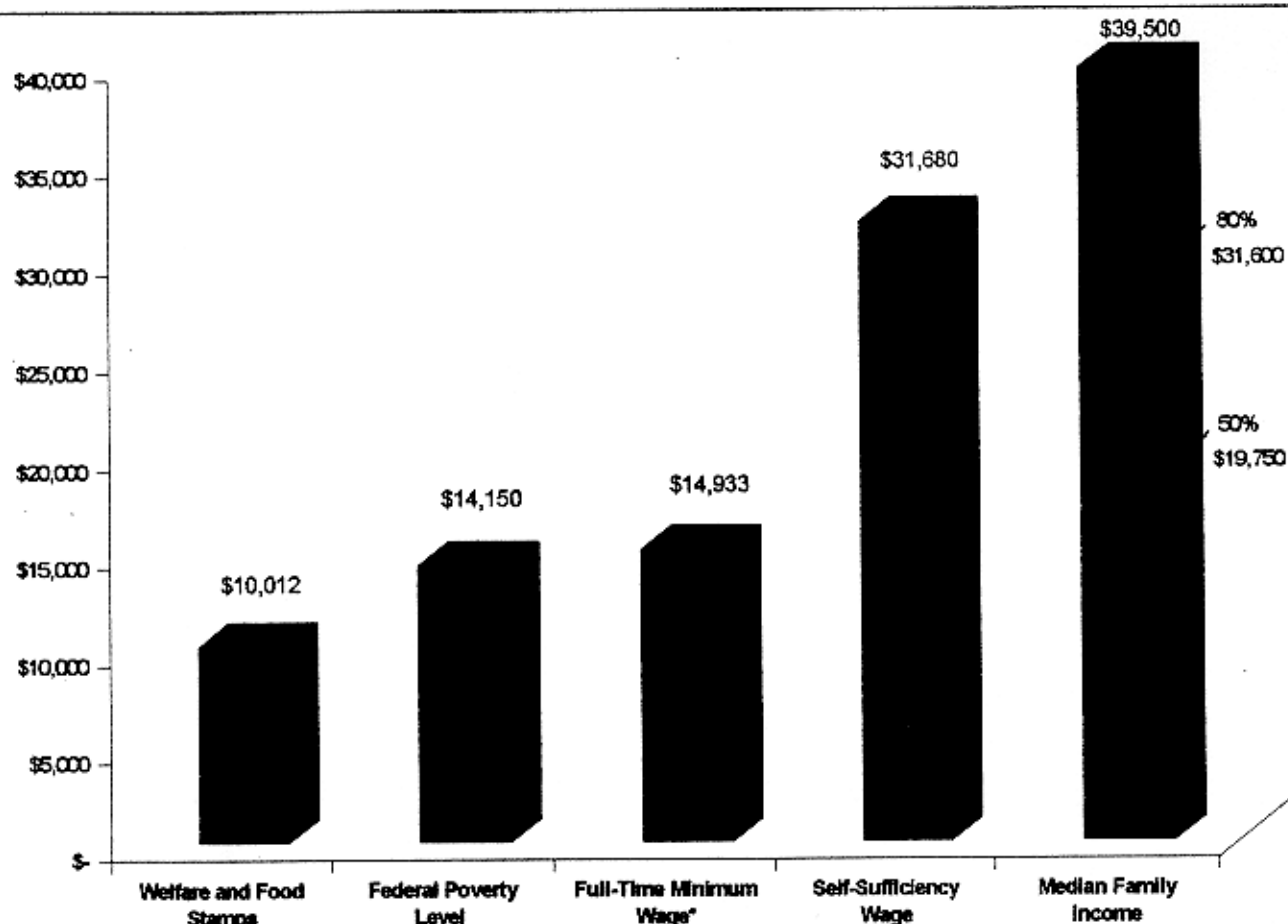
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 above we have compared the Standard to four other benchmarks: the welfare grant package, the federal poverty measure, the California minimum wage, and median income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression, one that takes place over time.

(Please see the next two sections for a more detailed discussion of how California families can achieve Self-Sufficiency Wages).

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one school-age child living in Stanislaus County (Modesto), which is cost-wise in the "middle" of California State. (The other benchmarks presented are also for three-person families, where

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2000
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One School-Age Child in Stanislaus County, CA



* Note: Full-time minimum wage is the year 2000 California minimum wage of \$5.75 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

relevant; however none is as specific as the Standard in terms of age and number of children, and/or geographic location.) The Standard for this family type, in Stanislaus County (Modesto), California, is \$31,680.

The Welfare (TANF) Grant and Food Stamps: Including the cash value of Food Stamps as well as the cash TANF grant, the total welfare grant package is \$848 per month in Stanislaus County (Modesto) or \$10,012 per year assuming no wage or other income. This amount is less than one-third (32%) of the Self-Sufficiency Standard for a three-person family in Stanislaus County (Modesto).

Federal Poverty Level: Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered "poor," according to federal guidelines, if this family had a monthly income of \$1,179 (\$14,150 annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is less than half (45%) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one school-age child). Even in the least expensive jurisdiction in California, such as Trinity County, the official poverty guideline is only about 51% of the amount needed to meet family needs according to the Standard. And in San Francisco, the federal poverty level is just over one-fourth (27%) of the Self-Sufficiency Standard.

Minimum Wage: A full-time worker at the California minimum wage of \$5.75 per hour (which will increase to \$6.25 effective January 1, 2001) earns about \$997 per month or \$11,960 per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—the child care, child, and federal and state Earned Income Tax Credits—this worker would have a cash income of \$1,244 per month, or \$14,933 per year. This amount is more than her earnings alone because the federal and state EITC benefit for which she qualifies is the maximum, and is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal EITC, however, a full-time job with the minimum wage provides less than

one-half (47%) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC payments on a monthly basis—as is true of most workers—she will only receive \$11,045 during the year, which is just over one-third of the Self-Sufficiency Standard (35%). For all three of these benchmarks there is an unusually large gap (compared to other states) between each of them and the Self-Sufficiency Wage.

Median Family Income: Median family income (half of an area's families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Stanislaus County (Modesto) is \$39,500. The Self-Sufficiency Standard for a single-parent family with one preschooler and one school-age child is thus 80% of the median family income for Stanislaus County (Modesto).

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. Those with incomes below 50% of the

Even with the help of the federal EITC, however, a full-time job with the minimum wage provides less than one-half (47%) of the amount needed to be self-sufficient.

median area income are considered "Very Low Income," while those with incomes below 80% of the median are considered "Low Income." (Almost all assistance is limited to the "Very Low Income" category, and even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for a Stanislaus County (Modesto) family falls just above the HUD definition of "Low Income." In most states and localities, the Self-Sufficiency Standard falls between 50% and 80% of area median income. That it is above the 80%-of-area-median-income/"Low Income" standard used by HUD suggests both that a substantial portion of California families lack adequate income to meet their needs, and that using area median income as a benchmark of income inadequacy (in this case, inadequate income to meet housing needs) is at times an imperfect measure of need for support.

Comparing the Standard for California to other Metropolitan Areas

With this report for California, the Self-Sufficiency Standard has now been completed for 14 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type can be directly compared. However, since the Standard has been done in different years in the various places, it is necessary to update the numbers to the year 2000. While over a long period of time, costs are likely to increase at different rates, for our purposes here, it is acceptable to use the overall Consumer Price Index (for the appropriate region or city) to update the Standards to make them comparable.

As can be seen in Table 6, we have chosen to compare the Standard for two different cities in California—Los Angeles and San Francisco—to seven other large American cities: Boston, Chicago, Houston, Milwaukee, New York City, Philadelphia, and Washington, DC. (see Table 6 below).

For a single adult, the costs in Los Angeles are higher than six of the other seven cities, requiring a Self-Sufficiency Wage of \$8.54 per hour. Only in New York City (Queens) is the Self-Sufficiency Wage higher. The Self-Sufficiency Wages for the other family types shown here in Los Angeles fall about in the "middle" compared to other large US cities. For example, the single adult with a preschooler and a schoolage child must earn \$19.35 per hour in Los Angeles to be self-sufficient, which falls around the "middle" of the other cities which range from \$14.45 to \$23.66.

In contrast to Los Angeles, families in San Francisco require the highest Self-Sufficiency Wage compared to any other of these cities for three of the four family types shown, and it is roughly the same as Washington, DC for the fourth family type. In short, San Francisco is the most expensive place to live.

Table 6
The Self-Sufficiency Standard for Two California Cities
Compared to Other Selected U.S. Cities
for Four Family Types

City	Self-Sufficiency Standard Wage			
	Single Adult	Single Adult, Preschooler	Single Adult, Preschooler, Schoolage	Two Adults, Preschooler, Schoolage
Los Angeles, CA	\$8.54	\$15.65	\$19.35	\$11.35*
San Francisco, CA	\$10.78	\$20.79	\$24.64	\$13.00*
Boston, MA	\$8.08	\$16.42	\$19.92	\$10.83*
Chicago, IL	\$7.87	\$13.41	\$15.93	\$9.07*
Houston, TX	\$5.99	\$10.27	\$14.45	\$8.28*
Milwaukee, WI	\$7.11	\$15.82	\$20.56	\$11.46*
New York City (Queens), NY	\$9.15	\$17.74	\$22.18	\$12.14*
Philadelphia, PA	\$7.43	\$13.29	\$16.07	\$8.98*
Washington, DC	\$8.33	\$16.74	\$23.66	\$13.01*

*per adult

The Self-Sufficiency Wage Over Time

How much have the levels of Self-Sufficiency Wages changed in the last few years? Because this is the *second* Self-Sufficiency Report done in California, we can answer that question in some detail. The first report calculating the Self-Sufficiency wage was done in 1996, based on 1995 data. This current report is based on current, year 2000 data. Thus we have a difference of five years between these two reports.

What is quickly apparent from Table 7 below is that costs have risen throughout California, but have done so at different rates, depending on place and family, ranging from 12% to 43% over 5 years. The least increase is generally found for single persons. For families with children, the cost of child care adds an additional major cost, and one that is experiencing strong increases over this period.

The differences by location are also striking. In the mostly rural counties of Trinity and Tulare, there has been a dramatic increase in costs, driven mostly by the increased cost of health care and transportation (higher gas and insurance costs, in particular), and in Trinity County only, increased cost of child care (figures not shown). Because other costs did not rise as fast as health care and transportation, the *proportion* going to housing declines in all these counties, except San Francisco—where housing costs increased as rapidly as other costs. However, because these rural counties were less expensive to start with, these increases are on a lower base than in the urban areas. Particularly in San Francisco, because of the substantial increases in all major cost areas, this urban county has become the most costly place to live in the state and the country.

Table 7
**The California Self-Sufficiency Standard for Four Family Types
by County, by Year, 1995 and 2000**

County and Year	One Adult	One Adult, One Preschooler	One Adult, One Preschooler, One Schoolage	Two Adults, One Preschooler, One Schoolage
	annual	annual	annual	annual
Trinity County				
1995	\$10,452	\$16,404	\$20,160	\$26,772
2000	\$13,332	\$22,596	\$27,888	\$34,704
Change, 1995-2000	+28%	+38%	+38%	+30%
Tulare County				
1995	\$10,620	\$16,560	\$21,864	\$28,704
2000	\$13,500	\$21,816	\$28,068	\$35,124
Change, 1995-2000	+27%	+32%	+28%	+22%
Sacramento County				
1995	\$12,936	\$21,924	\$28,236	\$33,168
2000	\$15,216	\$28,332	\$34,656	\$40,608
Change, 1995-2000	+18%	+29%	+23%	+22%
Los Angeles County				
1995	\$16,080	\$27,600	\$33,696	\$38,556
2000	\$18,036	\$33,060	\$40,872	\$47,952
Change, 1995-2000	+12%	+20%	+21%	+24%
San Francisco County				
1995	\$16,500	\$30,612	\$36,780	\$40,644
2000	\$22,764	\$43,908	\$52,032	\$54,900
Change, 1995-2000	+38%	+43%	+41%	+35%

Closing the Gap Between Incomes and the Self-Sufficiency Standard

Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or reentered) the workforce, or live in high-cost areas. They, therefore, cannot afford their housing *and* food *and* child care—much less their other basic needs. They must choose between needs, or accept substandard or inadequate child care, insufficient food, or substandard housing.

This wage gap presents states and localities with a challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by the expanding economy, helping families achieve self-sufficiency will be an even greater challenge in the future in the advent of economic downturns and/or those who have exhausted their time limits on welfare.

The two basic strategies to close this gap in income are to (1) **raise wages** and/or (2) **reduce costs through supports**—public and/or private, in cash or “in kind”. On the one hand, there are a number of strategies that may help individuals to raise their wages. On the other hand, families may be provided with other resources, in cash or in kind, in the form of subsidies or other supports, that help fill the gap between their earnings and their families’ needs.

These two approaches are not mutually exclusive, but in fact can, and should, be used as appropriate, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices are made, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

Raising Wages

Training and Education: Adults who have language difficulties, inadequate education, or who lack

job skills or experience, cannot achieve Self-Sufficiency Wages without first addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages. For some, this may mean ESL (English as a Second Language), Adult Basic Education (ABE) and/or the GED (General Education Degree). For others, this may mean two- or four-year degrees.

The development of an educated workforce is necessary for many employers to remain competitive. Indeed, businesses have long invested heavily in

The two basic strategies to close this gap in income are: (1) raise wages, and (2) reduce costs through supports—public and/or private, in cash or “in kind”....These two approaches are not mutually exclusive, but can, and should be used, sequentially or in tandem Parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity as well as increased efficiency and higher wages.

Access to Nontraditional Jobs: For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. To enhance women’s access to these jobs—or training leading to these jobs—requires addressing a range of barriers that prevent women from entering and remaining in nontraditional occupations. Similarly, problems of sexual and racial harassment must be addressed in order for women and/or minorities to fully realize their potential.

Labor Market Reforms: As can be seen in Tables 1 through 5, even two parents working full-time must earn well above the federal minimum wage to meet their family's basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the "floor" for wages, and therefore affects many workers' earnings. Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers. Another approach to raising wages of workers are the Living Wage laws that mandate city contractors and employers receiving subsidies pay a "living wage." This policy would impact private sector workers' wages as well as public sector workers.

Removing Barriers to Employment: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. Pay Equity laws would raise the wages of women and people of color who are subject to race and gender-based discrimination. For some, discrimination on the basis of gender and/or

It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency.

race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming.

Reducing Costs and Meeting Basic Needs Through Supports

There are a number of ways to address the gap between wages and family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives, and then in the next section model the effects on a family of adding these resources to their wages.

- **Public Subsidies:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary subsidies, many families cannot achieve self-sufficiency immediately. Subsidies or vouchers such as cash assistance (TANF), housing (including Section 8, vouchers, and public housing), child care, health care (Medi-Cal or other plan), and/or transportation (tokens or employer subsidies) all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such subsidies can help a family achieve stability, without scrimping on nutrition, or living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.
 - **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.
 - **Health Care Coverage:** While health care expenses are a relatively small cost item in most of these family type budgets (less than 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the difficult choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medi-Cal), and (2) employment without health care coverage for their families.
- However, with the expansions in Children's Medi-Cal and the state-subsidized Child Health Insurance Program—known as Healthy Families in California—many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medi-Cal for themselves and their children for one full year. After that, and for those families not transitioning from welfare, children can be covered by Medi-Cal or by Healthy Families, depending upon each child's age, family income and size.²⁰

Modeling the Impact of Supports on Wages Required to Meet Basic Needs

In Table 8, we examine the effect of adding subsidies and supports for a family consisting of a single parent and two children, an infant and a preschooler, living in Los Angeles County.

Treatment of Tax Credits. Although we include the Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.²¹

While this money is frequently used, according to research, to meet important family needs, such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.²² Also, for many workers, it is difficult to gauge how much the EITC will total, because of fluctuating hours and wages, and sometimes job and/or wage changes, throughout the year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the second line from the bottom of Table 8.) On the last line of Table 8, the amount that is shown is what California workers would receive if there was a California EITC set at 15% of the federal EITC. Note that because these amounts are not received during the month or year shown here, they are not included in the calculation of the wages shown.

The Self-Sufficiency Standard (Column #1): In the first column of the table, the Standard provides the full amount of this family's expenses, including taxes, without any subsidies or supports to reduce these costs (except tax credits where applicable). In Los Angeles County, with child care expenses of \$1,300 per month

and housing costs of \$766 per month, it is not surprising that the Self-Sufficiency Wage is **\$21.32** per hour.

Private Subsidies:

Child Support (Column #2): In the second column of Table 8, the private "subsidy" of child support is added. The amount of \$309 shown in Table 8 is the average child support payments per month, per family (not per child) in the United States.²³ Unlike additional earned income, child support is not reduced by taxes, and therefore it has a stronger impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes and tax credits as well. Taxes decrease from \$728 in Los Angeles County in Column #1—when all income is earned, to \$604—when some income is received as child support. Note that altogether, these changes reduce the amount this single parent must earn to meet her family's needs by more than two dollars, from \$21.32 to **\$18.86** per hour in Los Angeles County. Nonetheless, it does not reduce the wage needed to meet living costs enough to qualify for EITC.

Public Subsidies:

Child Care (Column #3): In the third column, we show the effect of a child care subsidy available to low-income families, that is, families with incomes below 75% of the state median income. This subsidy substantially reduces child care costs for this family, by about \$1200, to \$99 per month in Los Angeles County. The child care co-payment amounts (parent's fee) are based on a formula, in which the parent pays nothing if family income is below 50% of state median income (\$1881 per month for a family of three), or pays a minimum of \$44 per month up to \$222 per month if family income is between 50% and 75% of the state median income.

This subsidy in turn reduces the Self-Sufficiency wage by well over one-third, from \$21.32 to **\$12.51** per hour in Los Angeles County (compare the first and third columns in Table 8). As with child support and

Table 8
Impact of Subsidies on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschool-age Child
Los Angeles County, CA (Los Angeles PMSA), 2000

	#1	SUBSIDIES					
		#2	#3	#4	#5	#6	#7
	Self-Sufficiency Standard	Child Support	Child Care	Child Care & Health Care [Medi-Cal]	Child Care & Health Care [Healthy Families]	Child Care, Food Stamps, Health Care [Healthy Families], & Transportation	Housing, Child Care, & Health Care [Healthy Families]
Monthly Costs:							
Housing	\$766	\$766	\$766	\$766	\$766	\$766	\$460
Child Care	\$1,300	\$1,300	\$99	\$0	\$66	\$0	\$0
Food	\$325	\$325	\$325	\$325	\$325	\$236	\$325
Transportation	\$262	\$262	\$262	\$262	\$262	\$0	\$262
Health Care	\$245	\$245	\$245	\$0	\$106	\$92	\$92
Miscellaneous	\$290	\$290	\$290	\$290	\$290	\$290	\$290
Taxes	\$728	\$604	\$319	\$214	\$265	\$144	\$156
Earned Income Tax Credit (Advanced)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$80	-\$80	-\$21	\$0	-\$15	\$0	\$0
Child Tax Credit (-)	-\$83	-\$83	-\$83	-\$81	-\$83	-\$38	-\$45
Child Support	\$0	-\$309	\$0	\$0	\$0	\$0	\$0
Self-Sufficiency Wage-							
Monthly	\$3,752	\$3,319	\$2,201	\$1,776	\$1,980	\$1,490	\$1,539
Hourly	\$21.32	\$18.86	\$12.51	\$10.09	\$11.25	\$8.46	\$8.74
Annual Wage	\$45,024	\$39,827	\$26,414	\$21,309	\$23,765	\$17,877	\$18,468
Total Federal EITC (annual)	\$0	\$0	\$998	\$2,073	\$1,556	\$2,796	\$2,671
Total State EITC (annual) (proposed)	\$0	\$0	\$150	\$311	\$233	\$419	\$401

other subsidies to be considered below, this impact comes in two ways: a subsidy directly reduces the cost of meeting a specific need, such as child care, but it also—by lowering the amount of income that must be earned—reduces taxes and/or increases tax credits such as the EITC.

Child Care and Health Care [Medi-Cal]
(Column #4): For adults who are moving from welfare

to work, there is available a set of supports and subsidies to help with that transition. In the fourth column of Table 8, we assume that this single parent is receiving a typical "package" of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps and Medi-Cal.

These supports greatly reduce a family's costs for these three basic needs. In this example, the child care

costs are fully subsidized at this income level, reducing monthly childcare costs to zero. Likewise, Medi-Cal reduces her health care costs to zero. However, in order to be eligible for Food Stamps, gross family income must be less than 130% of the federal poverty threshold. Yet, if this parent's wage is to be sufficient to meet her housing and other necessities, even with the help of child care assistance and Medi-Cal, it would exceed the Food Stamps gross income limit. Thus, in Los Angeles County, this single parent would not be eligible for Food Stamps.

Although this family would not receive the Child Care Tax Credit or Food Stamps, this is more than made up by the two subsidies she does receive. By substantially lowering the income that must be earned to pay for child care and health care, these two subsidies also decrease the taxes owed by more than the lost tax credits. Altogether, this lowers the wages required to meet basic needs to **\$10.09** per hour in Los Angeles County, which is less than one-half of the full Self-Sufficiency Wage. (It should be noted that the EITC to which she is entitled is substantial, totaling over \$2,000.)

Public policies can have a substantial impact on the ability of families to meet their needs—aiding them with temporary subsidies until they are able to earn self-sufficiency wages.

It should be noted that we attempted to model these subsidies together with a partial TANF cash grant. We found that families would lose any cash benefit before their combined income was enough to meet their needs, even with the help of subsidies. That is, under California State earned income disregard rules, families may keep (or have disregarded) a flat \$225 plus 50% of their earnings. As earnings increase, their cash grant decreases, until their earnings reach about double the grant plus the flat disregard, at which point the cash grant becomes zero. In our model, even with the help of these subsidies (child care, Food Stamps and Medi-Cal), parent's earnings must be considerably more than double the cash grant in order to meet their needs.

Earlier research showing that parents could combine work and cash assistance was based on the experience of families under AFDC, prior to TANF. At that time, there were different rules regarding earnings, especially in the first few months, and cash benefits were generally

higher relative to costs than is true today.²⁴ Also, some families combined welfare and work as sources of income, but not at the same time. They did so by alternating between periods of work and welfare. Of course, families may use this strategy today, although this may not be as viable a strategy under TANF as it was under AFDC. Under TANF, each month on welfare, no matter how small the cash grant, counts against their lifetime limit of five years in California. Using such a strategy creates other problems such as securing adequate child care for short periods of employment.

Child Care and Health Care [Health Families] (Column #5): After one year, the parent making the transition from welfare to work loses Medi-Cal coverage for her whole family, although she is eligible for the Health Families program for health insurance coverage for her children (if family income remains below 250% of poverty). In the fifth column of Table 8, we model this change by assuming that the children's health care costs (including both insurance and out-of-pocket costs) are covered by Health Families. The parent's cost is not covered, however, so the parent must pay for her share of the health insurance premium that is available through her employer, and out-of-pocket costs for herself, which is \$92 per month in Los Angeles County.

Although not by itself a large amount, as a result of the loss of Medi-Cal coverage for herself, she must increase her earnings by 67 cents per hour to **\$10.76** per hour in Los Angeles County, just to be able to meet her needs at the same level as when Medi-Cal covered all of her family's health care costs.

Child Care, Food Stamps, Health Care [Healthy Families], and Transportation (Column #6): In the sixth column, we have assumed that she receives child care subsidies, Food Stamps, and Medi-Cal, and that she receives a transportation subsidy as well. (The transportation subsidy would be in the form of transit fares in Los Angeles County where there is public transportation.) Although the amount of the transportation subsidy is not great, it provides crucial resource for getting to and from work, and thus maintaining employment. In addition, it lowers the income she must earn enough so that she now qualifies for a partial Food Stamps benefit as well. Altogether, the addition of a transportation subsidy, combined with the other increased subsidies, reduces what she must earn by more than one-half, reducing the Self-Sufficiency Wage to **\$8.46** per hour in Los Angeles County.

Housing, Child Care, and Health Care [Healthy Families] (Column #7): In the seventh and last column of Table 8, we have modeled the combination of child care, Food Stamps, and housing subsidies. Housing subsidies typically reduce the cost of housing so that families pay only 30% of their income for housing and utilities. This subsidy reduces housing costs by one-third in Los Angeles. Given the high cost of other necessities, the minimum income needed in Los Angeles is still above the Food Stamps gross income limit. Because the housing subsidy reduces housing costs by such a large amount, it decreases the amount of income needed to meet the family's basic needs. Altogether, the combination reduces the wage required to meet the

In California, nearly 465,340 families are on the waiting list for housing subsidies.

family's needs to \$8.74 an hour in Los Angeles County, much less than the Self-Sufficiency Wage.

The figures in Table 8 provide examples for one family—a single parent with one infant and one preschool-age child, living in Los Angeles County. The impact of various subsidies and taxes varies in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families receive the subsidies and supports for which they are eligible.

By temporarily aiding families with subsidies until they are able to earn Self-Sufficiency level Wages, families with entry-level wages are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their achieving stable employment, depending on the state of the economy. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

Unfortunately, the various subsidies modeled here are not available to all who need them:

- Nationwide, only about 12% of eligible families receive housing subsidies or live in public housing.²⁵ In California, there are 130,000 families living in public housing or receiving federal subsidies, while over three times the amount, 465,340 families, are on the waiting list for housing subsidies in 20 local jurisdictions.²⁶
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that about two-thirds of those that left the Food Stamps program as they left welfare, remained eligible.²⁷
- Only 10% of about 15 million eligible children are receiving child care subsidies nationwide; in California, the percentage is 6%.²⁸
- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP enrollment. In California, there was a net loss of coverage of children from 1996-1999.²⁹ Of California's 2 million uninsured children, 70% are eligible for, but not enrolled in either Medi-Cal or Healthy Families.³⁰
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of \$309 represents just 17% of a single mother's, and 11% of a single father's income.³¹

The Living Wage and the Self-Sufficiency Standard

At least eleven California jurisdictions have passed "Living Wage" ordinances. These ordinances generally set two wages, one "with benefits" (primarily health), and one "without benefits". The workers usually include the jurisdiction's own employees as well as employees of firms with contracts with the city. In some cases, such as Oakland, firms that benefit from the city subsidies are also required to pay a "living wage." In most cases, the agreement may be superceded, if mutually agreed, by collective bargaining agreements. In general, the "living wage" is intended to raise the floor under wages to a greater extent than would be the case with the minimum wage.

In California, the living wages mandated by law range from \$7.25 to \$10.00 per hour (with benefits), and about one dollar more per hour if the employer does not pay benefits. As can be seen in Table 9 below, the Self-Sufficiency Wage for a *single adult* is quite close to the Living Wage for each jurisdiction. However, the Self-Sufficiency Wage for the single parent with one or two children is always much larger. Even in the two-parent family shown, in most instances, the Self-Sufficiency Wage required by *each* adult is still significantly higher than the Living Wage (with benefits) for that community.

Table 9
**Living Wage Ordinances Compared With the Self-Sufficiency Standard,
by Jurisdiction, California, 2000**

Location (Year Enacted)	Living Wage Hourly		Self-Sufficiency Wage Hourly			
	with benefits	without benefits	One Adult	One Adult, One Infant	One Adult, One Preschooler, One Schoolage	Two Adults, One Preschooler, One Schoolage
Alameda County Hayward (1999)	\$8.00	\$9.25	\$7.98	\$15.92	\$20.57	\$11.12***
Alameda County Oakland (1998)	\$8.35	\$9.60	\$7.98	\$15.92	\$20.57	\$11.12***
Santa Clara County San Jose (1998)	\$9.50	\$10.75	\$11.40	\$20.29	\$25.55	\$13.95***
Santa Clara County (1995)	\$10.00	\$10.00	\$11.40	\$20.29	\$25.55	\$13.95***
San Francisco County- San Francisco (2000)	\$9.00	\$9.00*	\$10.78	\$20.92	\$24.64	\$13.00***
Los Angeles County Los Angeles (1998)	\$7.39	\$8.64	\$8.54	\$15.77	\$19.35	\$11.35***
Los Angeles County Pasadena (1998)	\$7.25	\$8.50	\$8.54	\$15.77	\$19.35	\$11.35***
Los Angeles County San Fernando (2000)	\$7.25	\$8.50	\$8.54	\$15.77	\$19.35	\$11.35***
Los Angeles County West Hollywood (1997)	\$7.25	\$8.50**	\$8.54	\$15.77	\$19.35	\$11.35***
Los Angeles County (1999)	\$8.32	\$9.46	\$8.54	\$15.77	\$19.35	\$11.35***
Santa Cruz County (2000)	\$11.00	\$12.00	\$9.56	\$18.84	\$21.75	\$12.37***

* \$1.25 paid into City public health fund

** \$9.00 for temporary employees

*** Per Adult

How the Self-Sufficiency Standard Can Be Used

The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from welfare clients choosing the best route out of poverty for themselves and their families, to organizations weighing investment in various education and training opportunities, to state-level policymakers facing critical policy choices on tax policy, subsidies, welfare-to-work programs, economic development plans, education and training.

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

The Self-Sufficiency Standard as a Policy Tool

The Self-Sufficiency Standard has a number of uses in the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to assess the ability of various jobs, occupations, and sectors to provide self-sufficient wages for workers. The Standard is used together with analysis of the current local labor market supply and demand (to determine jobs that have expanding but unfilled openings), an assessment of the available job training and education infrastructure, and an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to assess the jobs and sectors on which to target training and counseling resources.

The Standard has also been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government supports are at or above self-sufficiency, it can be determined if these proposed enterprises will require subsidies to the workers as well. Thus, such proposals can

be evaluated as to their net positive or negative effect on the local economy as well as the well-being of the potential workers and their families.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Table 8), the Standard can be used to evaluate the impact of restructuring subsidy programs, changing co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, subsidies. It can similarly be used to look at the impact of changing program rules—such as requiring parents to enter employment when their youngest child reaches the age of three years instead of the current 12 months—on both individual families and state budgets.

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help—make the case for investing in various types of post-secondary education, and training including in non-traditional occupations for women and minorities, which provide access to a wide range of jobs paying Self-Sufficiency Wages.

The Self-Sufficiency Standard as a Guideline for Wage-Setting

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers' salaries. It has also been used by private agencies, such as Community Action Agencies, to evaluate the adequacy of their own salary schedules. The Standard can and has been used in California communities and elsewhere to advocate for higher wages through living wage campaigns and in negotiating labor union agreements.

The Self-Sufficiency Standard as a Benchmark for Evaluation

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness. That is, for each participant, the question asked is how close are the wages achieved to the family's Self-Sufficiency Wage and thus how does the program impact on the ability of these adults to meet their families' needs adequately. Such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

The Self-Sufficiency Standard as a Counseling Tool

The Standard can and has been used as a counseling tool, to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Budget Worksheet, which is a tool that

The Self-Sufficiency Standard can be used in a variety of settings: to assist welfare clients choosing the best route out of poverty, to help organizations better target their education and training resources, to aid policy makers analyze proposals on tax policy, programs and economic development.

counselors and clients can use to "test" the ability of various wages to meet a family's self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need.

Alternatively, the Standard can help participants determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

The Budget Worksheet also provides both counselors and clients with information on available subsidies and supports, integrating in one place a wide range of possibilities not usually brought together—even though clients often must coordinate these various programs in their lives.

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. It helps the public at large, understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. By demonstrating how the various components fit together, it helps facilitate the coordination of various providers of services and supports, both public and private, such as Food Stamps, child care providers, and education and training organizations.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically, and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of "poverty," or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various supports and subsidies, such as child support or child care subsidies—given a family's income, place of residence, and composition.

Conclusion

With the passage of the 1996 welfare legislation—particularly with the advent of work requirements and time limits—helping participants become self-sufficient has become a top priority. The Self-Sufficiency Standard documents the cost of living that families of different sizes must meet to live independently, without public or private subsidies. The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level or earnings that are high enough to disqualify them from welfare are nevertheless far below what they need to meet their families' basic needs.

The Standard is currently being used to better understand issues of income adequacy, to analyze policy and to help individuals striving for self-sufficiency. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Standard.

The Standard has been calculated for a number of other states, including, Connecticut, Illinois, Indiana, Iowa, Massachusetts, New Jersey, New York, North

Carolina, Pennsylvania, South Dakota, Texas, Wisconsin, and the Washington, DC metropolitan area.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at

The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level—or are high enough to disqualify them from welfare—are nevertheless far below what they need to meet their families' basic needs.

Wider Opportunities for Women at (202) 638-3143 or Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850. For further information on the findings and implications of the Self-Sufficiency Standard for California, or to order the full Standard for California, contact Doris Ng at Equal Rights Advocates at (415) 621-0672 or Tse-Ming Tam at the National Economic Development & Law Center at (510) 251-2600.

Endnotes

¹ Anonymous quote in Elizabeth A. Gowdy and Susan R. Pearlmutter, "Economic Self-Sufficiency is a Road I'm On: The Results of Focus Group Research with Low-Income Women," in Liane V. Davis, ed., *Building on Women's Strengths: A Social Work Agenda for the Twenty-First Century* (New York: The Haworth Press, 1994), p. 93.

² See for example, William O'Hare, Taynia Mann, Kathryn Porter and Robert Greenstein, *Real Life Poverty in America: Where the American Public Would Set the Poverty Line*, Center on Budget and Policy Priorities, July 1990.

³ Using the Fair Market Rents for two-bedroom units, which is the cost of housing including utilities at the 40th percentile (see below for further explanation) housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,362. This is almost four times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$347 per month.

⁴ One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Constance Citro and Robert Michael, eds., *Measuring Poverty: A New Approach*, Washington, DC: National Academy Press, 1995.

⁵ The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Barbara Bergmann and Trudi Renwick, "A Budget-Based Definition of Poverty: With an Application to Single-Parent Families," *The Journal of Human Resources*, Vol.28, No.1, p.1-24, Winter 1993. Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state.

⁶ *Boston Globe*, 9/25/98.

⁷ While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

⁸ Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

⁹ These costs are based on a survey of units that have been on the market within the last two years, and exclude both

new housing (two years old or less), and substandard and public housing.

¹⁰ Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

¹¹ Under the 1988 Family Support Act (which was superseded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile, for the age of child, setting, and location. Most states conducted surveys of costs, or commissioned child care referral networks or researchers to do these studies

¹² Child care centers are more frequently used for older children (two to four years old) than for infants (J.R. Veum and P. M. Gleason. October, 1991. "Child Care Arrangements and Costs." *Monthly Labor Review*, p. 10-17.) However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care.) See J. Capizzano, G. Adams, and F. Sonenstein. March 2000. *Child Care Arrangements for Children under Five: Variation across States*. Washington, DC: The Urban Institute. National Survey of America's Families, Series B, No. b-7.

¹³ Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

¹⁴ See C. Porter and E. Deakin. December 1995. *Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.

¹⁵ *Study Shows Little Change in High Auto Insurance Costs*. California Department of Insurance, Statistical Analysis Bureau. (www.insurance.ca.gov/PRSarchive/PRS1995/Pr085-95.htm). Also see *Monthly Gas Price Averages*. AAA

of Northern California, Nevada and Utah. (www.csaa.com/about/pressrelease/Gasprices.asp).

¹⁶ According to the Bureau of Labor Statistics, 83% of non-temporary workers have health insurance provided through their employer.

¹⁷ A. Foster Higgins & Co., Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1993-1996* (Princeton, NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*, (New York, NY: William M. Mercer, Inc., 1998 and 1999).

¹⁸ See Citro and Michael, *op. cit.*

¹⁹ In the report, single parents are referred to as "she" because over 90% of single parents are women.

²⁰ Under Medicaid, children from birth through their first birthday are covered up to 200% of poverty; children from age one through age five, up to 133% of poverty, and children age six through 19, up to 100% of poverty. Under Healthy Families, health care coverage is provided for children in families with net incomes (after certain deductions, such as for child care) that is less than 250% of poverty, with some families paying a small premium up to a maximum of \$27 per family).

²¹ Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section is "Monthly Operational Review of Earned Income Credit.")

²² Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a "lump sum" is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See J. L. Romich and T. Weisner. October 1999. *How Families View and Use the EITC: The Case for Lump-sum Delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

²³ Lydia Scoon-Rogers, *Child Support for Custodial Mothers and Fathers: 1995*. U.S. Bureau of the Census, *Current Population Reports* (P60-196, March 1999).

²⁴ Roberta Spalter-Roth, Beverly Burr, Heidi Hartmann, and Lois Shaw, with Jill Braunstein and Robin Dennis. (1995). *Welfare that Works: The Working Lives of AFDC Recipients*. Washington, D.C.: Institute for Women's Policy Research. Also, Roberta Spalter-Roth, *Income Packages Among Low-Income Single-Mother Families: Economic Well-Being and Income Security*, presented at the Coalition on Human Needs, 3/29/96.

²⁵ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

²⁶ A. Kevin Williams, PhD. *The Long Wait: The Critical Shortage of Housing in California*. June 2000.

²⁷ "Current News and Analysis: 8.6 Million Fewer Food Stamp Participants in March 2000 than March 1996, Yet Studies Show Persistent Need", <http://www.frac.org/html/news/fsmar00nos.html>. Also see Sheila R. Zedlewski and Sarah Brauner, *Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?* The Urban Institute: Assessing the New Federalism, National survey of America's Families (NSAF). Series B, No. B-3, November 1999.

²⁸ *Access to Child Care for Low-Income Working Families and Child Care in California: A Short Report on Subsidies, Affordability, and Supply*. Child Care Bureau, Administration for Children and Families, U.S. Health and Human Services. (<http://www.acf.dhhs.gov/programs/ccb/research/ccreport/ccreport.htm#8>).

²⁹ Families USA, *One Step Forward, One Step Back: Children's Health Coverage after CHIP and Welfare Reform*. October 1999.

³⁰ E. Richard Brown, PhD. *California's Growing Uninsured Population and Options to Expand Coverage*. May 2000. www.healthpolicy.ucla.edu/CaliforniasGrowingUninsured.pdf

³¹ Lydia Scoon-Rogers, *op. cit.*

Data Sources

Item	Source	Assumptions
Child Care	<i>Regional Market Rate Ceilings For California Child Care Providers: 1.5 Standard Deviations Above the Mean.</i> June 2000. California Child Care Resource and Referral Network. (415) 882-0234	<u>Infants:</u> Family Day Care Homes, FT, (0-2 years old). <u>Preschoolers:</u> Child Care Centers, FT monthly rate, (3-5 years old). <u>School-age:</u> Child Care Center, PT monthly rate, (6-12 years old)
Food	USDA Low-Cost Food Plan, June 1999.	Assumed single adult families headed by female.
Health Insurance	<i>PacAdvantage 2000 Rate Information.</i> July 2000. Pacific Health Advantage (PacAdvantage) also known as the Health Insurance Plan of California. 1-877-472-2238. (www.pacadvantage.com).	Used lowest cost health care plan offered in each county. Averaged the age group costs and family types to create an average family cost. Employee only - share of total premium = 23% Employee plus dependents - share of total premium = 36%
Housing	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program – Fiscal Year 2000.</i> (10/01/99). (www.huduser.org).	Fair Market Rents by county and/or MSA and PMSA.. Utilities (except telephone) are included in rent amounts.
Taxes	U. S. Department of Treasury – IRS. 1999. <i>1998 1040 Instructions.</i> California State Board of Equalization (www.boe.ca.gov)	Food is not subject to CA sales tax. Sales tax rates vary by county.
Transportation	<u>Public:</u> <i>Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census.</i> (www.census.gov) or ftp.fischer.lib.virginia.edu/pub/ccdb.47948/tableD.html <u>Private, variable expenses</u> (cost of gas and oil): One-way distance to work derived from the 1995 <i>Nationwide Personal Transportation Survey</i> , Bureau of Transportation Statistics (www.bts.gov) <i>Monthly Gas Price Averages.</i> AAA of Northern California, Nevada, and Utah. (www.csaa.com/about/pressreleases/Gasprices.asp) <u>Private, fixed expenses:</u> <i>Consumer Expenditure Survey.</i> 1997-1998. Updated using CPI. <i>State Averages Expenditures & Premiums for Personal Automobile Insurance in 1998,</i> April 1998. National Association of Insurance Commissioners. (www.naic.org) <i>Study Shows Little Change in High Auto Insurance Costs.</i> California Department of Insurance, Statistical Analysis Bureau. (www.insurance.ca.gov/PRSarchive/PRS1995/Pr085-95.htm)	Public transportation costs used in counties where 7% or more of people use public transportation for commuting to work as reported by the 1990 Census. Private transportation figures used in all other counties.

About the Authors

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Jennifer Brooks is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). Ms. Brooks has worked on the Self-Sufficiency Standards for seven states through her work on WOW's State Organizing Project for Family Economic Self-Sufficiency. Ms. Brooks oversees the development and implementation of the Standard in the states; oversees WOW's local, state and federal legislative involvement; assists in formulation of WOW's policy positions; works to build coalitions of advocates at the local and regional levels; and provides technical assistance to WOW's state and local partners on issues related to women, work and poverty. Ms. Brooks received a Master's Degree in Public Policy with a Concentration in Women's Studies from The George Washington University.

List of Counties

Metropolitan Areas (MSA and PMSA)

Bakersfield, CA MSA		Stockton-Lodi, CA MSA	
Kern County	48	San Joaquin County	60
Chico-Paradise, CA MSA		Vallejo-Fairfield-Napa, CA PMSA	
Butte County	42	Napa County	54
Fresno, CA MSA		Solano County	64
Fresno County	45	Ventura, CA PMSA	
Madera County	50	Oxnard/Ventura County	68
Los Angeles-Long Beach, CA PMSA		Santa Paula County	69
Los Angeles County	50	Simi Valley County	69
Merced, CA MSA		Visalia-Tulare-Porterville, CA MSA	
Merced County	52	Tulare County	67
Modesto, CA MSA		Yolo, CA PMSA	
Stanislaus County	65	Yolo County	70
Oakland, CA PMSA		Davis County	70
Alameda County	41	Yuba City, CA PMSA	
Contra Costa County	44	Sutter County	66
Orange County, CA PMSA	55	Yuba County	71
Redding, CA MSA			
Shasta County	63	Non-Metropolitan Counties	
Riverside-San Bernadino, CA MSA		Alpine County	41
Riverside County	57	Amador County	42
San Bernadino County	58	Calaveras County	43
Sacramento, CA PMSA		Colusa County	43
El Dorado County	45	Del Norte County	44
Placer County	56	Glenn County	46
Sacramento County	57	Humboldt County	46
Salinas, CA MSA		Imperial County	47
Monterey County	54	Inyo County	47
San Diego, CA MSA		Kings County	48
San Diego County	59	Lake County	49
San Francisco, CA PMSA		Lassen County	49
Marin County	51	Mariposas County	51
San Francisco County	59	Mendocino County	52
San Mateo County	61	Modoc County	53
San Jose, CA PMSA		Mono County	53
Santa Clara County	62	Nevada County	55
San Louis Obispo-Atascadero-Pasa Robles, CA MSA		Plumas County	56
San Louis Obispo County	60	San Benito County	58
Santa Barbara-Santa Maria-Lompoc, CA MSA		Sierra County	63
Santa Barbara County	61	Siskiyou County	64
Santa Cruz-Watsonville, CA PMSA		Tehama County	66
Santa Cruz County	62	Trinity County	67
Santa Rosa, CA PMSA		Tuloumne County	68
Sonoma County	63		

Appendix:
The Self-Sufficiency Standard for
Selected Family Types, California

Table 1
The Self-Sufficiency Standard for Alameda County, CA, 2000
Oakland, CA PMSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	734	921	921	921	921	1263	921	921
Child Care	0	681	825	1506	381	1887	1506	1206
Food	164	241	249	325	429	437	466	511
Transportation	49	49	49	49	49	49	98	98
Health Care	104	265	242	288	293	311	347	324
Miscellaneous	105	216	229	309	207	395	334	306
Taxes	248	511	563	823	382	1405	852	712
Earned Income Tax Credit (-)	0	0	0	0	-15	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage -Hourly	\$7.98	\$15.92	\$17.02	\$23.05	\$14.34	\$31.49	\$12.39	\$11.12
-Monthly	\$1,404	\$2,802	\$2,996	\$4,057	\$2,524	\$5,542	\$4,361	\$3,915
-Annual	\$16,843	\$33,622	\$35,954	\$48,688	\$30,283	\$66,500	\$52,328	\$46,976
							per adult	per adult

Table 2
The Self-Sufficiency Standard for Alpine County, CA, 2000

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	460	520	520	520	520	723	520	520
Child Care	0	526	426	952	310	1262	952	736
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	94	178	166	231	178	296	270	251
Taxes	202	357	302	468	250	661	555	476
Earned Income Tax Credit (-)	0	-10	-45	0	-132	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-63	-125	-83	-83
Self-Sufficiency Wage -Hourly	\$7.02	\$12.63	\$11.38	\$16.18	\$11.18	\$21.09	\$9.55	\$8.72
-Monthly	\$1,236	\$2,222	\$2,003	\$2,848	\$1,967	\$3,712	\$3,361	\$3,068
-Annual	\$14,831	\$26,666	\$24,033	\$34,179	\$23,603	\$44,550	\$40,330	\$36,813
							per adult	per adult

Table 3
The Self-Sufficiency Standard for Amador County, CA, 2000

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	466	622	622	622	622	866	622	622
Child Care	0	513	425	938	310	1262	952	736
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	93	184	174	237	185	308	277	258
Taxes	199	383	337	493	280	716	586	506
Earned Income Tax Credit (-)	0	0	-23	0	-107	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.97	\$13.21	\$12.16	\$16.70	\$11.85	\$22.13	\$9.87	\$9.03
-Monthly	\$1,228	\$2,325	\$2,140	\$2,940	\$2,086	\$3,895	\$3,473	\$3,180
-Annual	\$14,730	\$27,905	\$25,684	\$35,280	\$25,027	\$46,739	\$41,675	\$38,158
							per adult	per adult

Table 4
The Self-Sufficiency Standard for Butte County, CA, 2000
Chico-Paradise, CA MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	429	571	571	571	571	783	571	571
Child Care	0	489	365	854	238	1092	854	603
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	91	179	166	227	176	285	265	242
Taxes	190	364	297	449	242	611	536	442
Earned Income Tax Credit (-)	0	-6	-48	0	-140	0	0	0
Child Care Tax Credit (-)	0	-42	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-58	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.76	\$12.77	\$11.26	\$15.78	\$10.98	\$20.12	\$9.35	\$8.36
-Monthly	\$1,190	\$2,248	\$1,982	\$2,778	\$1,933	\$3,542	\$3,291	\$2,944
-Annual	\$14,284	\$26,979	\$23,780	\$33,337	\$23,191	\$42,501	\$39,487	\$35,328
							per adult	per adult

Table 5
The Self-Sufficiency Standard for Calaveras County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	429	571	571	571	571	795	571	571
Child Care	0	526	426	952	310	1262	952	736
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	90	181	169	234	181	301	273	254
Taxes	187	370	315	479	261	683	568	488
Earned Income								
Tax Credit (-)	0	-2	-37	0	-123	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-72	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.70	\$12.91	\$11.66	\$16.41	\$11.42	\$21.52	\$9.68	\$8.85
-Monthly	\$1,178	\$2,272	\$2,053	\$2,889	\$2,010	\$3,787	\$3,407	\$3,114
-Annual	\$14,140	\$27,266	\$24,633	\$34,665	\$24,117	\$45,447	\$40,879	\$37,363
							per adult	per adult

Table 6
The Self-Sufficiency Standard for Colusa County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	375	483	483	483	483	673	483	483
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	86	172	160	222	169	281	261	239
Taxes	170	328	272	432	214	591	519	428
Earned Income								
Tax Credit (-)	0	-29	-64	0	-163	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-40	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.31	\$11.95	\$10.70	\$15.43	\$10.35	\$19.73	\$9.17	\$8.22
-Monthly	\$1,111	\$2,103	\$1,883	\$2,716	\$1,821	\$3,473	\$3,229	\$2,892
-Annual	\$13,332	\$25,238	\$22,594	\$32,594	\$21,858	\$41,673	\$38,745	\$34,703
							per adult	per adult

Table 7
The Self-Sufficiency Standard for Contra Costa County, CA, 2000
Oakland, CA PMSA

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	734	921	921	921	921	1263	921	921
Child Care	0	720	776	1496	437	1932	1496	1212
Food	164	241	249	325	429	437	466	511
Transportation	49	49	49	49	49	49	98	98
Health Care	104	265	242	288	293	311	347	324
Miscellaneous	105	220	224	308	213	399	333	307
Taxes	248	527	543	818	410	1446	847	715
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.98	\$16.25	\$16.60	\$22.96	\$14.93	\$32.00	\$12.34	\$11.15
-Monthly	\$1,404	\$2,861	\$2,921	\$4,041	\$2,628	\$5,632	\$4,344	\$3,924
-Annual	\$16,843	\$34,329	\$35,057	\$48,487	\$31,539	\$67,587	\$52,133	\$47,088
							per adult	per adult

Table 8
The Self-Sufficiency Standard for Del Norte County, CA, 2000

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	430	571	571	571	571	796	571	571
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	91	181	169	231	178	293	270	248
Taxes	191	369	314	468	249	646	555	464
Earned Income Tax Credit (-)	0	-2	-37	0	-133	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-63	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.77	\$12.90	\$11.65	\$16.19	\$11.15	\$20.82	\$9.55	\$8.59
-Monthly	\$1,192	\$2,271	\$2,050	\$2,849	\$1,962	\$3,664	\$3,362	\$3,025
-Annual	\$14,302	\$27,248	\$24,604	\$34,188	\$23,545	\$43,963	\$40,339	\$36,297
							per adult	per adult

Table 9
The Self-Sufficiency Standard for El Dorado County, CA, 2000
Sacramento, CA PMSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	504	631	631	631	631	875	631	631
Child Care	0	635	453	1088	334	1421	1088	787
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	97	197	178	253	189	324	292	264
Taxes	214	432	355	559	297	800	645	531
Earned Income								
Tax Credit (-)	0	0	-11	0	-94	0	0	0
Child Care Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.29	\$14.32	\$12.57	\$18.07	\$12.23	\$23.66	\$10.49	\$9.29
-Monthly	\$1,284	\$2,520	\$2,213	\$3,181	\$2,152	\$4,164	\$3,692	\$3,270
-Annual	\$15,406	\$30,238	\$26,552	\$38,166	\$25,820	\$49,968	\$44,302	\$39,245
							per adult	per adult

Table 10
The Self-Sufficiency Standard for Fresno County, CA, 2000
Fresno, CA MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	424	506	506	506	506	704	506	506
Child Care	0	581	475	1056	369	1425	1056	844
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	90	180	168	238	180	308	277	258
Taxes	186	367	309	497	260	721	586	508
Earned Income								
Tax Credit (-)	0	-5	-41	0	-125	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-71	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.66	\$12.81	\$11.51	\$16.76	\$11.37	\$22.19	\$9.85	\$9.04
-Monthly	\$1,172	\$2,255	\$2,026	\$2,950	\$2,001	\$3,905	\$3,469	\$3,181
-Annual	\$14,061	\$27,065	\$24,307	\$35,405	\$24,012	\$46,860	\$41,623	\$38,168
							per adult	per adult

Table 11
The Self-Sufficiency Standard for Glenn County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	375	483	483	483	483	673	483	483
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	86	172	160	222	169	281	261	239
Taxes	170	328	272	432	214	591	519	428
Earned Income								
Tax Credit (-)	0	-29	-64	0	-163	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-40	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.31	\$11.95	\$10.70	\$15.43	\$10.35	\$19.73	\$9.17	\$8.22
-Monthly	\$1,111	\$2,103	\$1,883	\$2,716	\$1,821	\$3,473	\$3,229	\$2,892
-Annual	\$13,332	\$25,238	\$22,594	\$32,594	\$21,858	\$41,673	\$38,745	\$34,703
							per adult	per adult

Table 12
The Self-Sufficiency Standard for Humboldt County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	438	574	574	574	574	801	574	574
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	92	181	169	232	178	293	270	248
Taxes	193	371	316	469	250	649	557	465
Earned Income								
Tax Credit (-)	0	-1	-37	0	-132	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-63	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.84	\$12.93	\$11.68	\$16.21	\$11.18	\$20.86	\$9.56	\$8.61
-Monthly	\$1,204	\$2,276	\$2,056	\$2,854	\$1,967	\$3,671	\$3,366	\$3,029
-Annual	\$14,443	\$27,315	\$24,671	\$34,243	\$23,603	\$44,056	\$40,393	\$36,351
							per adult	per adult

Table 13
The Self-Sufficiency Standard for Imperial County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	433	533	533	533	533	743	533	533
Child Care	0	427	462	889	309	1198	889	771
Food	164	241	249	325	429	437	466	511
Transportation	209	215	215	215	215	215	407	407
Health Care	108	257	234	280	286	303	340	316
Miscellaneous	91	167	169	224	177	290	263	254
Taxes	192	308	316	440	248	633	530	491
Earned Income								
Tax Credit (-)	0	-42	-37	0	-135	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-61	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.80	\$11.48	\$11.68	\$15.58	\$11.10	\$20.53	\$9.27	\$8.86
-Monthly	\$1,197	\$2,020	\$2,056	\$2,742	\$1,953	\$3,613	\$3,264	\$3,119
-Annual	\$14,366	\$24,239	\$24,668	\$32,905	\$23,438	\$43,357	\$39,169	\$37,427
							per adult	per adult

Table 14
The Self-Sufficiency Standard for Inyo County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	429	550	550	550	550	722	550	550
Child Care	0	531	462	992	309	1301	992	771
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	108	257	234	280	286	303	340	316
Miscellaneous	91	179	171	236	179	298	275	255
Taxes	190	363	323	489	254	669	577	496
Earned Income								
Tax Credit (-)	0	-7	-32	0	-131	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-65	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.75	\$12.75	\$11.33	\$16.59	\$11.23	\$21.23	\$9.77	\$8.91
-Monthly	\$1,187	\$2,243	\$2,083	\$2,920	\$1,976	\$3,737	\$3,438	\$3,137
-Annual	\$14,250	\$26,920	\$24,991	\$35,041	\$23,715	\$44,846	\$41,259	\$37,641
							per adult	per adult

Table 15
The Self-Sufficiency Standard for Kern County, CA, 2000
Bakersfield, CA MSA

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	410	515	515	515	515	715	515	515
Child Care	0	466	420	886	248	1134	886	668
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	108	285	261	308	313	330	367	344
Miscellaneous	89	172	166	224	172	283	264	244
Taxes	182	328	298	440	225	601	529	449
Earned Income Tax Credit (-)	0	-29	-48	0	-154	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-48	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.59	\$11.95	\$11.29	\$15.60	\$10.60	\$19.93	\$9.27	\$8.43
-Monthly	\$1,159	\$2,103	\$1,986	\$2,746	\$1,865	\$3,507	\$3,264	\$2,969
-Annual	\$13,908	\$25,239	\$23,837	\$32,957	\$22,386	\$42,083	\$39,172	\$35,628
							per adult	per adult

Table 16
The Self-Sufficiency Standard for Kings County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	413	516	516	516	516	718	516	516
Child Care	0	408	462	870	309	1179	870	771
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	89	163	167	220	175	285	259	252
Taxes	181	287	306	423	239	610	511	480
Earned Income Tax Credit (-)	0	-55	-43	0	-142	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-56	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.56	\$11.04	\$11.46	\$15.24	\$10.91	\$20.10	\$9.09	\$8.76
-Monthly	\$1,155	\$1,943	\$2,017	\$2,682	\$1,920	\$3,538	\$3,200	\$3,083
-Annual	\$13,858	\$23,313	\$24,208	\$32,183	\$23,043	\$42,461	\$38,398	\$37,001
							per adult	per adult

Table 17
The Self-Sufficiency Standard for Lake County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	439	586	586	586	586	739	586	586
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	92	182	171	233	179	287	271	249
Taxes	194	376	321	474	255	621	561	470
Earned Income Tax Credit (-)	0	0	-33	0	-128	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-66	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.85	\$13.04	\$11.81	\$16.32	\$11.28	\$20.31	\$9.61	\$8.66
-Monthly	\$1,205	\$2,296	\$2,078	\$2,872	\$1,986	\$3,575	\$3,384	\$3,047
-Annual	\$14,461	\$27,548	\$24,939	\$34,460	\$23,833	\$42,902	\$40,610	\$36,569
							per adult	per adult

Table 18
The Self-Sufficiency Standard for Lassen County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	380	494	494	494	494	673	494	494
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	86	173	161	224	170	281	262	240
Taxes	172	333	277	437	218	591	524	432
Earned Income Tax Credit (-)	0	-26	-61	0	-159	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-44	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.35	\$12.07	\$10.81	\$15.53	\$10.45	\$19.73	\$9.22	\$8.26
-Monthly	\$1,118	\$2,124	\$1,903	\$2,733	\$1,839	\$3,473	\$3,245	\$2,909
-Annual	\$13,420	\$25,484	\$22,840	\$32,793	\$22,069	\$41,673	\$38,944	\$34,902
							per adult	per adult

Table 19
The Self-Sufficiency Standard for Los Angeles County, CA, 2000
Los Angeles-Long Beach, CA PMSA

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	605	766	766	766	766	1033	766	766
Child Care	0	650	651	1300	403	1703	1300	1053
Food	164	241	249	325	429	437	466	511
Transportation	256	262	262	262	262	262	501	501
Health Care	92	222	199	245	250	268	304	281
Miscellaneous	112	214	213	290	211	370	334	311
Taxes	275	504	498	728	402	1181	852	736
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.54	\$15.77	\$15.65	\$21.32	\$14.77	\$28.69	\$12.39	\$11.35
-Monthly	\$1,503	\$2,776	\$2,755	\$3,752	\$2,599	\$5,049	\$4,360	\$3,996
-Annual	\$18,040	\$33,316	\$33,056	\$45,024	\$31,188	\$60,585	\$52,319	\$47,954
							per adult	per adult

Table 20
The Self-Sufficiency Standard for Madera County, CA, 2000
Fresno, CA MSA

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	424	506	506	506	506	704	506	506
Child Care	0	365	462	826	309	1135	826	771
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	90	158	166	215	174	279	254	251
Taxes	186	263	303	402	236	586	491	477
Earned Income Tax Credit (-)	0	-70	-45	0	-145	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-54	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.66	\$10.48	\$11.36	\$14.79	\$10.83	\$19.61	\$8.87	\$8.72
-Monthly	\$1,172	\$1,844	\$2,000	\$2,603	\$1,906	\$3,451	\$3,121	\$3,070
-Annual	\$14,059	\$22,132	\$24,001	\$31,232	\$22,866	\$41,413	\$37,449	\$36,840
							per adult	per adult

Table 21
The Self-Sufficiency Standard for Marin County, CA, 2000
San Francisco, CA PMSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	1077	1362	1362	1362	1362	1868	1362	1362
Child Care	0	763	863	1626	455	2080	1626	1317
Food	164	241	249	325	429	437	466	511
Transportation	79	79	79	79	79	79	128	128
Health Care	104	265	242	288	293	311	347	324
Miscellaneous	142	271	279	368	262	478	393	364
Taxes	402	748	786	1341	614	2152	1140	985
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$11.18	\$20.73	\$21.47	\$29.69	\$19.15	\$40.91	\$15.05	\$13.72
-Monthly	\$1,968	\$3,648	\$3,779	\$5,225	\$3,370	\$7,200	\$5,299	\$4,828
-Annual	\$23,620	\$43,775	\$45,346	\$62,698	\$40,443	\$86,404	\$63,586	\$57,935
							per adult	per adult

Table 22
The Self-Sufficiency Standard for Mariposa County, CA, 2000

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	421	541	541	541	541	709	541	541
Child Care	0	531	462	992	309	1301	992	771
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	89	178	170	235	178	296	274	254
Taxes	184	358	318	483	249	661	572	490
Earned Income Tax Credit (-)	0	-10	-35	0	-134	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-62	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.63	\$12.64	\$11.73	\$16.50	\$11.14	\$21.11	\$9.72	\$8.87
-Monthly	\$1,167	\$2,225	\$2,064	\$2,905	\$1,960	\$3,715	\$3,422	\$3,121
-Annual	\$13,999	\$26,695	\$24,767	\$34,855	\$23,523	\$44,574	\$41,070	\$37,453
							per adult	per adult

Table 23
The Self-Sufficiency Standard for Mendocino County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	511	627	627	627	627	873	627	627
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	99	186	175	237	183	301	276	253
Taxes	222	392	340	491	272	682	578	487
Earned Income Tax Credit (-)	0	0	-21	0	-115	0	0	0
Child Care Tax Credit (-)	0	-40	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-78	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.45	\$13.40	\$12.24	\$16.67	\$11.66	\$21.50	\$9.79	\$8.83
-Monthly	\$1,312	\$2,359	\$2,155	\$2,934	\$2,052	\$3,784	\$3,446	\$3,109
-Annual	\$15,745	\$28,303	\$25,857	\$35,203	\$24,619	\$45,402	\$41,353	\$37,311
							per adult	per adult

Table 24
The Self-Sufficiency Standard for Merced County, CA, 2000
Merced, CA MSA

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	449	545	545	545	545	753	545	545
Child Care	0	419	462	881	309	1190	881	771
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	422	422
Health Care	108	257	234	280	286	303	340	316
Miscellaneous	93	167	170	224	178	289	265	256
Taxes	197	307	320	439	250	631	536	500
Earned Income Tax Credit (-)	0	-42	-34	0	-132	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-63	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.91	\$11.48	\$11.77	\$15.58	\$11.18	\$20.51	\$9.35	\$8.97
-Monthly	\$1,216	\$2,021	\$2,072	\$2,743	\$1,967	\$3,610	\$3,291	\$3,158
-Annual	\$14,595	\$24,254	\$24,862	\$32,912	\$23,603	\$43,321	\$39,492	\$37,895
							per adult	per adult

Table 25
The Self-Sufficiency Standard for Modoc County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	375	483	483	483	483	673	483	483
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	86	172	160	222	169	281	261	239
Taxes	170	328	272	432	214	591	519	428
Earned Income								
Tax Credit (-)	0	-29	-64	0	-163	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-40	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.31	\$11.95	\$10.70	\$15.43	\$10.35	\$19.73	\$9.17	\$8.22
-Monthly	\$1,111	\$2,103	\$1,883	\$2,716	\$1,821	\$3,473	\$3,229	\$2,892
-Annual	\$13,332	\$25,238	\$22,594	\$32,594	\$21,858	\$41,673	\$38,745	\$34,703
							per adult	per adult

Table 26
The Self-Sufficiency Standard for Mono County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	561	746	746	746	746	1037	746	746
Child Care	0	531	462	992	309	1301	992	771
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	108	257	234	280	286	303	340	316
Miscellaneous	104	199	190	255	198	329	296	275
Taxes	241	438	406	570	344	823	656	574
Earned Income								
Tax Credit (-)	0	0	0	0	-52	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.86	\$14.44	\$13.74	\$18.28	\$13.34	\$24.07	\$10.60	\$9.75
-Monthly	\$1,384	\$2,542	\$2,418	\$3,217	\$2,348	\$4,237	\$3,732	\$3,431
-Annual	\$16,608	\$30,502	\$29,011	\$38,599	\$28,171	\$50,844	\$44,787	\$41,171
							per adult	per adult

Table 27
The Self-Sufficiency Standard for Monterey County, CA, 2000
Salinas, CA MSA

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	627	756	756	756	756	1051	756	756
Child Care	0	575	552	1127	329	1456	1127	881
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	111	207	203	273	204	349	312	289
Taxes	271	471	456	647	359	978	734	635
Earned Income Tax Credit (-)	0	0	0	0	-32	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.48	\$15.15	\$14.82	\$19.80	\$13.90	\$26.18	\$11.36	\$10.38
-Monthly	\$1,493	\$2,666	\$2,608	\$3,484	\$2,446	\$4,608	\$4,000	\$3,654
-Annual	\$17,910	\$31,988	\$31,293	\$41,812	\$29,353	\$55,293	\$47,999	\$43,843
							per adult	per adult

Table 28
The Self-Sufficiency Standard for Napa County, CA, 2000
Vallejo-Fairfield-Napa, CA PMSA

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	659	804	804	804	804	1116	804	804
Child Care	0	624	516	1140	413	1553	1140	929
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	113	213	201	276	214	362	314	295
Taxes	278	500	449	663	413	1100	748	662
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.63	\$15.72	\$14.66	\$20.07	\$15.02	\$27.69	\$11.48	\$10.65
-Monthly	\$1,519	\$2,766	\$2,579	\$3,532	\$2,643	\$4,874	\$4,042	\$3,748
-Annual	\$18,223	\$33,196	\$30,952	\$42,379	\$31,720	\$58,488	\$48,504	\$44,980
							per adult	per adult

Table 29
The Self-Sufficiency Standard for Nevada County, CA, 2000

Monthly Costs	Adult	Adult +		Adult +		Adult +		2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	teenager	preschooler	infant	preschooler
Housing	525	699	699	699	699	699	972	699	699
Child Care	0	595	487	1081	334	1415	1081	820	820
Food	164	241	249	325	429	437	466	511	511
Transportation	203	209	209	209	209	209	395	395	395
Health Care	114	285	261	308	313	330	367	344	344
Miscellaneous	101	203	190	262	198	336	301	277	277
Taxes	228	455	407	600	345	859	685	584	584
Earned Income									
Tax Credit (-)	0	0	0	0	-52	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83	-83
Self-Sufficiency Wage									
-Hourly	\$7.58	\$14.80	\$13.75	\$18.86	\$13.36	\$24.73	\$10.88	\$9.85	\$9.85
-Monthly	\$1,333	\$2,604	\$2,421	\$3,319	\$2,351	\$4,353	\$3,830	\$3,466	\$3,466
-Annual	\$16,000	\$31,249	\$29,050	\$39,833	\$28,212	\$52,240	\$45,955	\$41,592	\$41,592
							per adult	per adult	

Table 30
The Self-Sufficiency Standard for Orange County, CA, 2000
Orange County, CA PMSA

Monthly Costs	Adult	Adult +		Adult +		Adult +		2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	teenager	preschooler	infant	preschooler
Housing	720	891	891	891	891	891	1240	891	891
Child Care	0	663	646	1309	369	1678	1309	1015	1015
Food	164	241	249	325	429	437	466	511	511
Transportation	221	227	227	227	227	227	433	433	433
Health Care	95	241	218	264	270	287	324	300	300
Miscellaneous	120	226	223	302	218	387	342	315	315
Taxes	308	552	539	784	432	1330	874	750	750
Earned Income									
Tax Credit (-)	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83	-83
Self-Sufficiency Wage									
-Hourly	\$9.24	\$16.82	\$16.54	\$22.37	\$15.41	\$30.57	\$12.71	\$11.51	\$11.51
-Monthly	\$1,627	\$2,960	\$2,911	\$3,938	\$2,712	\$5,380	\$4,474	\$4,052	\$4,052
-Annual	\$19,521	\$35,523	\$34,928	\$47,251	\$32,543	\$64,559	\$53,691	\$48,621	\$48,621
							per adult	per adult	

Table 31
The Self-Sufficiency Standard for Placer County, CA, 2000
Sacramento, CA PMSA

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler infant	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	504	631	631	631	631	875	631	631
Child Care	0	571	546	1117	334	1450	1117	880
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	97	191	187	256	189	327	295	273
Taxes	214	408	394	572	297	814	657	569
Earned Income Tax Credit (-)	0	0	0	0	-94	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.29	\$13.78	\$13.45	\$18.33	\$12.23	\$23.92	\$10.61	\$9.69
-Monthly	\$1,284	\$2,426	\$2,367	\$3,226	\$2,152	\$4,210	\$3,736	\$3,411
-Annual	\$15,406	\$29,110	\$28,407	\$38,706	\$25,820	\$50,523	\$44,827	\$40,930
							per adult	per adult

Table 32
The Self-Sufficiency Standard for Plumas County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler infant	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	375	483	483	483	483	673	483	483
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	86	172	160	222	169	281	261	239
Taxes	170	328	272	432	214	591	519	428
Earned Income Tax Credit (-)	0	-29	-64	0	-163	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-40	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.31	\$11.95	\$10.70	\$15.43	\$10.35	\$19.73	\$9.17	\$8.22
-Monthly	\$1,111	\$2,103	\$1,883	\$2,716	\$1,821	\$3,473	\$3,229	\$2,892
-Annual	\$13,332	\$25,238	\$22,594	\$32,594	\$21,858	\$41,673	\$38,745	\$34,703
							per adult	per adult

Table 33
The Self-Sufficiency Standard for Riverside County, CA, 2000
Riverside-San Bernardino, CA PMSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	499	609	609	609	609	845	609	609
Child Care	0	550	472	1021	307	1328	1021	778
Food	164	241	249	325	429	437	466	511
Transportation	238	243	243	243	243	243	459	459
Health Care	95	226	202	249	254	271	308	285
Miscellaneous	99	187	178	245	184	312	286	264
Taxes	224	395	356	525	276	743	624	534
Earned Income Tax Credit (-)	0	0	-11	0	-112	0	0	0
Child Care Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-80	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.49	\$13.46	\$12.58	\$17.34	\$11.74	\$22.58	\$10.26	\$9.31
-Monthly	\$1,318	\$2,369	\$2,214	\$3,052	\$2,066	\$3,974	\$3,610	\$3,276
-Annual	\$15,820	\$28,426	\$26,567	\$36,629	\$24,791	\$47,693	\$43,324	\$39,317
							per adult	per adult

Table 34
The Self-Sufficiency Standard for Sacramento County, CA, 2000
Sacramento, CA PMSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	504	631	631	631	631	875	631	631
Child Care	0	585	552	1137	329	1465	1137	881
Food	164	241	249	325	429	437	466	511
Transportation	192	198	198	198	198	198	375	375
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	96	191	186	257	187	328	295	271
Taxes	210	411	393	578	290	819	659	563
Earned Income Tax Credit (-)	0	0	0	0	-100	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.20	\$13.82	\$13.42	\$18.42	\$12.05	\$23.97	\$10.62	\$9.61
-Monthly	\$1,268	\$2,432	\$2,361	\$3,242	\$2,121	\$4,219	\$3,738	\$3,384
-Annual	\$15,217	\$29,180	\$28,336	\$38,898	\$25,452	\$50,631	\$44,854	\$40,610
							per adult	per adult

Table 35
The Self-Sufficiency Standard for San Benito County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	621	777	777	777	777	1083	777	777
Child Care	0	602	462	1063	309	1372	1063	771
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	110	212	196	268	204	343	307	280
Taxes	268	491	428	628	360	931	714	598
Earned Income								
Tax Credit (-)	0	0	0	0	-31	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.43	\$15.55	\$14.22	\$19.42	\$13.92	\$25.59	\$11.17	\$10.00
-Monthly	\$1,483	\$2,737	\$2,504	\$3,418	\$2,449	\$4,504	\$3,933	\$3,519
-Annual	\$17,801	\$32,849	\$30,043	\$41,011	\$29,391	\$54,050	\$47,198	\$42,231
							per adult	per adult

Table 36
The Self-Sufficiency Standard for San Bernardino County, CA, 2000
Riverside-San Bernardino, CA PMSA

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	499	609	609	609	609	845	609	609
Child Care	0	516	492	1007	365	1372	1007	856
Food	164	241	249	325	429	437	466	511
Transportation	238	243	243	243	243	243	459	459
Health Care	95	226	202	249	254	271	308	285
Miscellaneous	99	183	180	243	190	317	285	272
Taxes	224	382	365	519	305	764	618	566
Earned Income								
Tax Credit (-)	0	0	-5	0	-87	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.49	\$13.16	\$12.79	\$17.22	\$12.40	\$22.98	\$10.20	\$9.64
-Monthly	\$1,318	\$2,316	\$2,251	\$3,031	\$2,182	\$4,045	\$3,589	\$3,394
-Annual	\$15,820	\$27,794	\$27,015	\$36,375	\$26,188	\$48,536	\$43,070	\$40,730
							per adult	per adult

Table 37
The Self-Sufficiency Standard for San Diego County, CA, 2000
San Diego, CA MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	643	805	805	805	805	1119	805	805
Child Care	0	626	566	1192	307	1499	1192	873
Food	164	241	249	325	429	437	466	511
Transportation	216	221	221	221	221	221	420	420
Health Care	98	241	218	264	270	287	324	300
Miscellaneous	112	214	206	281	203	356	321	291
Taxes	275	500	469	686	357	1052	776	643
Earned Income Tax Credit (-)	0	0	0	0	-34	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.57	\$15.72	\$15.07	\$20.51	\$13.83	\$27.09	\$11.76	\$10.45
-Monthly	\$1,509	\$2,767	\$2,653	\$3,611	\$2,434	\$4,767	\$4,139	\$3,679
-Annual	\$18,102	\$33,202	\$31,837	\$43,326	\$29,212	\$57,204	\$49,670	\$44,153
							per adult	per adult

Table 38
The Self-Sufficiency Standard for San Francisco County, CA, 2000
San Francisco, CA PMSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	1077	1362	1362	1362	1362	1868	1362	1362
Child Care	0	846	847	1693	380	2073	1693	1227
Food	164	241	249	325	429	437	466	511
Transportation	35	35	35	35	35	35	70	70
Health Care	101	247	223	269	275	292	329	306
Miscellaneous	138	273	272	368	248	471	392	348
Taxes	383	760	753	1354	556	2100	1141	916
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$10.78	\$20.92	\$20.79	\$29.79	\$17.96	\$40.18	\$15.03	\$13.00
-Monthly	\$1,897	\$3,682	\$3,659	\$5,243	\$3,161	\$7,071	\$5,289	\$4,575
-Annual	\$22,762	\$44,183	\$43,907	\$62,915	\$37,931	\$84,850	\$63,474	\$54,904
							per adult	per adult

Table 39
The Self-Sufficiency Standard for San Joaquin County, CA, 2000
Stockton-Lodi, CA MSA

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	467	600	600	600	600	834	600	600
Child Care	0	527	408	935	310	1245	935	718
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	94	184	170	235	184	303	274	255
Taxes	202	383	321	485	274	696	574	494
Earned Income Tax Credit (-)	0	0	-33	0	-113	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-79	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.02	\$13.18	\$11.79	\$16.53	\$11.69	\$21.73	\$9.73	\$8.90
-Monthly	\$1,235	\$2,319	\$2,076	\$2,908	\$2,057	\$3,825	\$3,427	\$3,133
-Annual	\$14,818	\$27,832	\$24,907	\$34,902	\$24,689	\$45,894	\$41,119	\$37,592
							per adult	per adult

Table 40
The Self-Sufficiency Standard for San Luis Obispo County, CA, 2000
San Luis Obispo-Atascadero-Paso Robles, CA MSA

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	580	736	736	736	736	1022	736	736
Child Care	0	528	447	974	309	1283	974	756
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	108	257	234	280	286	303	340	316
Miscellaneous	106	197	188	253	197	326	292	272
Taxes	249	433	397	556	341	806	644	564
Earned Income Tax Credit (-)	0	0	0	0	-57	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.03	\$14.33	\$13.53	\$18.02	\$13.22	\$23.77	\$10.48	\$9.64
-Monthly	\$1,413	\$2,522	\$2,381	\$3,172	\$2,327	\$4,184	\$3,690	\$3,393
-Annual	\$16,952	\$30,269	\$28,570	\$38,065	\$27,926	\$50,212	\$44,280	\$40,718
							per adult	per adult

Table 41
The Self-Sufficiency Standard for San Mateo County, CA, 2000
San Francisco, CA PMSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	1077	1362	1362	1362	1362	1868	1362	1362
Child Care	0	886	806	1692	385	2076	1692	1190
Food	164	241	249	325	429	437	466	511
Transportation	38	38	38	38	38	38	76	76
Health Care	101	247	223	269	275	292	329	306
Miscellaneous	138	277	268	369	249	471	392	344
Taxes	383	780	737	1353	558	2103	1143	886
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$10.80	\$21.30	\$20.46	\$29.80	\$18.02	\$40.23	\$15.05	\$12.82
-Monthly	\$1,901	\$3,750	\$3,601	\$5,244	\$3,171	\$7,081	\$5,297	\$4,512
-Annual	\$22,812	\$44,995	\$43,215	\$62,931	\$38,057	\$84,970	\$63,559	\$54,143
							per adult	per adult

Table 42
The Self-Sufficiency Standard for Santa Barbara County, CA, 2000
Santa Barbara-Santa Maria-Lompoc, CA MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	693	878	878	878	878	1223	878	878
Child Care	0	583	645	1228	419	1647	1228	1064
Food	164	241	249	325	429	437	466	511
Transportation	259	265	265	265	265	265	508	508
Health Care	105	250	226	273	278	295	332	309
Miscellaneous	122	222	226	297	227	387	341	327
Taxes	317	534	553	761	466	1329	869	805
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$9.43	\$16.42	\$16.82	\$21.95	\$16.13	\$30.56	\$12.67	\$12.04
-Monthly	\$1,660	\$2,891	\$2,961	\$3,863	\$2,839	\$5,379	\$4,458	\$4,238
-Annual	\$19,924	\$34,687	\$35,533	\$46,357	\$34,063	\$64,544	\$53,500	\$50,852
							per adult	per adult

Table 43
The Self-Sufficiency Standard for Santa Clara County, CA, 2000
San Jose, CA PMSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler	Adult + teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	988	1221	1221	1221	1221	1673	1221	1221
Child Care	0	735	840	1575	420	1994	1575	1260
Food	164	241	249	325	429	437	466	511
Transportation	192	197	197	197	197	197	376	376
Health Care	104	265	242	288	293	311	347	324
Miscellaneous	145	266	275	361	256	461	398	369
Taxes	414	729	768	1280	591	2012	1196	1012
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$11.40	\$20.29	\$21.08	\$28.88	\$18.66	\$39.10	\$15.39	\$13.95
-Monthly	\$2,007	\$3,572	\$3,710	\$5,083	\$3,284	\$6,881	\$5,416	\$4,910
-Annual	\$24,079	\$42,861	\$44,522	\$60,991	\$39,406	\$82,570	\$64,991	\$58,919
							per adult	per adult

Table 44
The Self-Sufficiency Standard for Santa Cruz County, CA, 2000
Santa Cruz-Watsonville, CA PMSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler	Adult + teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	764	1021	1021	1021	1021	1419	1021	1021
Child Care	0	764	729	1493	356	1849	1493	1085
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	124	250	244	333	230	422	372	333
Taxes	323	654	630	1027	481	1652	1024	849
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$9.56	\$18.84	\$18.40	\$25.72	\$16.43	\$34.59	\$14.07	\$12.37
-Monthly	\$1,683	\$3,317	\$3,238	\$4,527	\$2,891	\$6,088	\$4,953	\$4,354
-Annual	\$20,195	\$39,800	\$38,852	\$54,324	\$34,694	\$73,061	\$59,439	\$52,243
							per adult	per adult

Table 45
The Self-Sufficiency Standard for Shasta County, CA, 2000
Redding, CA MSA

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	420	526	526	526	526	731	526	526
Child Care	0	426	400	826	256	1082	826	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	90	169	165	219	173	279	258	243
Taxes	187	312	292	419	231	583	506	445
Earned Income								
Tax Credit (-)	0	-39	-51	0	-149	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-52	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.69	\$11.61	\$11.15	\$15.15	\$10.74	\$19.58	\$9.03	\$8.40
-Monthly	\$1,177	\$2,043	\$1,963	\$2,667	\$1,890	\$3,446	\$3,180	\$2,957
-Annual	\$14,126	\$24,511	\$23,556	\$32,006	\$22,682	\$41,347	\$38,156	\$35,482
							per adult	per adult

Table 46
The Self-Sufficiency Standard for Sierra County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	411	506	506	506	506	703	506	506
Child Care	0	595	555	1150	334	1483	1150	889
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	89	183	178	250	179	316	288	264
Taxes	183	381	357	543	254	759	630	533
Earned Income								
Tax Credit (-)	0	0	-10	0	-129	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-66	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.61	\$13.16	\$12.62	\$17.76	\$11.26	\$22.91	\$10.34	\$9.31
-Monthly	\$1,164	\$2,315	\$2,222	\$3,126	\$1,982	\$4,033	\$3,639	\$3,278
-Annual	\$13,967	\$27,786	\$26,658	\$37,512	\$23,785	\$48,391	\$43,663	\$39,331
							per adult	per adult

Table 47
The Self-Sufficiency Standard for Siskiyou County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	375	483	483	483	483	673	483	483
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	86	172	160	222	169	281	261	239
Taxes	170	328	272	432	214	591	519	428
Earned Income Tax Credit (-)	0	-29	-64	0	-163	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-40	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.31	\$11.95	\$10.70	\$15.43	\$10.35	\$19.73	\$9.17	\$8.22
-Monthly	\$1,111	\$2,103	\$1,883	\$2,716	\$1,821	\$3,473	\$3,229	\$2,892
-Annual	\$13,332	\$25,238	\$22,594	\$32,594	\$21,858	\$41,673	\$38,745	\$34,703
							per adult	per adult

Table 48
The Self-Sufficiency Standard for Solano County, CA, 2000
Vallejo-Fairfield-Napa, CA PMSA

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	659	804	804	804	804	1116	804	804
Child Care	0	591	502	1093	413	1506	1093	915
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	113	210	200	271	214	357	310	294
Taxes	278	485	442	640	412	1055	725	655
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.62	\$15.42	\$14.53	\$19.64	\$15.01	\$27.14	\$11.27	\$10.59
-Monthly	\$1,518	\$2,715	\$2,558	\$3,457	\$2,642	\$4,777	\$3,967	\$3,726
-Annual	\$18,216	\$32,576	\$30,695	\$41,487	\$31,707	\$57,324	\$47,608	\$44,713
							per adult	per adult

Table 49
The Self-Sufficiency Standard for Sonoma County, CA, 2000
Santa Rosa, CA PMSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	684	886	886	886	886	1232	886	886
Child Care	0	704	598	1302	442	1744	1302	1040
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	108	257	234	280	286	303	340	316
Miscellaneous	116	230	218	300	225	392	339	315
Taxes	290	566	516	776	458	1379	857	748
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.89	\$17.11	\$16.06	\$22.24	\$15.96	\$31.20	\$12.56	\$11.50
-Monthly	\$1,565	\$3,011	\$2,827	\$3,915	\$2,810	\$5,490	\$4,421	\$4,047
-Annual	\$18,776	\$36,127	\$33,928	\$46,975	\$33,718	\$65,885	\$53,049	\$48,567
							per adult	per adult

Table 50
The Self-Sufficiency Standard for Stanislaus County, CA, 2000
Modesto, CA MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	474	579	579	579	579	807	579	579
Child Care	0	501	445	946	310	1256	946	755
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	422	422
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	95	179	172	234	182	301	275	258
Taxes	204	362	328	480	265	686	577	508
Earned Income Tax Credit (-)	0	-7	-29	0	-121	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-30	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-74	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.07	\$12.73	\$11.95	\$16.43	\$11.49	\$21.58	\$9.77	\$9.05
-Monthly	\$1,245	\$2,241	\$2,103	\$2,892	\$2,023	\$3,797	\$3,441	\$3,185
-Annual	\$14,935	\$26,890	\$25,241	\$34,706	\$24,274	\$45,568	\$41,287	\$38,223
							per adult	per adult

Table 51
The Self-Sufficiency Standard for Sutter County, CA, 2000
Yuba City, CA MSA

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	384	494	494	494	494	689	494	494
Child Care	0	408	378	786	256	1042	786	634
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	85	161	156	209	167	268	248	235
Taxes	169	275	253	369	207	533	465	412
Earned Income Tax Credit (-)	0	-62	-76	-23	-169	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-36	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.29	\$10.77	\$10.26	\$14.12	\$10.20	\$18.61	\$8.61	\$8.05
-Monthly	\$1,107	\$1,895	\$1,806	\$2,485	\$1,795	\$3,275	\$3,029	\$2,833
-Annual	\$13,284	\$22,742	\$21,675	\$29,815	\$21,537	\$39,303	\$36,349	\$33,992
							per adult	per adult

Table 52
The Self-Sufficiency Standard for Tehama County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	375	483	483	483	483	673	483	483
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	127	326	303	349	354	372	408	385
Miscellaneous	87	176	164	227	173	285	265	243
Taxes	175	348	292	449	231	609	536	445
Earned Income Tax Credit (-)	0	-16	-52	0	-149	0	0	0
Child Care Tax Credit (-)	0	-42	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-52	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.42	\$12.41	\$11.14	\$15.79	\$10.73	\$20.10	\$9.35	\$8.39
-Monthly	\$1,130	\$2,184	\$1,960	\$2,779	\$1,888	\$3,537	\$3,291	\$2,954
-Annual	\$13,563	\$26,205	\$23,520	\$33,344	\$22,652	\$42,444	\$39,495	\$35,453
							per adult	per adult

Table 53
The Self-Sufficiency Standard for Trinity County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	375	483	483	483	483	673	483	483
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	86	172	160	222	169	281	261	239
Taxes	170	328	272	432	214	591	519	428
Earned Income								
Tax Credit (-)	0	-29	-64	0	-163	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-40	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.31	\$11.95	\$10.70	\$15.43	\$10.35	\$19.73	\$9.17	\$8.22
-Monthly	\$1,111	\$2,103	\$1,883	\$2,716	\$1,821	\$3,473	\$3,229	\$2,892
-Annual	\$13,332	\$25,238	\$22,594	\$32,594	\$21,858	\$41,673	\$38,745	\$34,703
							per adult	per adult

Table 54
The Self-Sufficiency Standard for Tulare County, CA, 2000
Visalia-Tulare-Porterville, CA MSA

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	393	513	513	513	513	715	513	513
Child Care	0	419	361	780	309	1089	780	670
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	87	164	157	211	175	276	250	241
Taxes	174	291	256	379	238	568	473	437
Earned Income								
Tax Credit (-)	0	-52	-75	-16	-143	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-56	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.39	\$11.12	\$10.33	\$14.32	\$10.88	\$19.28	\$8.69	\$8.32
-Monthly	\$1,125	\$1,957	\$1,818	\$2,520	\$1,915	\$3,394	\$3,059	\$2,927
-Annual	\$13,505	\$23,481	\$21,810	\$30,236	\$22,986	\$40,729	\$36,713	\$35,126
							per adult	per adult

Table 55
The Self-Sufficiency Standard for Tuolumne County, CA, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler infant	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	463	617	617	617	617	859	617	617
Child Care	0	526	426	952	310	1262	952	736
Food	164	241	249	325	429	437	466	511
Transportation	206	212	212	212	212	212	402	402
Health Care	114	285	261	308	313	330	367	344
Miscellaneous	95	188	177	241	188	310	280	261
Taxes	204	398	350	509	294	728	598	518
Earned Income Tax Credit (-)	0	0	-15	0	-96	0	0	0
Child Care Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.08	\$13.56	\$12.46	\$17.05	\$12.15	\$22.35	\$9.99	\$9.16
-Monthly	\$1,246	\$2,386	\$2,194	\$3,000	\$2,139	\$3,934	\$3,518	\$3,225
-Annual	\$14,946	\$28,629	\$26,323	\$36,001	\$25,667	\$47,204	\$42,215	\$38,698
							per adult	per adult

Table 56
The Self-Sufficiency Standard for Ventura County, CA, 2000
Ventura, CA PMSA - Oxnard

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler infant	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	641	811	811	811	811	1079	811	811
Child Care	0	655	480	1135	326	1460	1135	805
Food	164	241	249	325	429	437	466	511
Transportation	259	265	265	265	265	265	508	508
Health Care	95	241	218	264	270	287	324	300
Miscellaneous	116	221	202	280	210	353	324	293
Taxes	290	531	452	680	394	1016	790	652
Earned Income Tax Credit (-)	0	0	0	0	-4	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.89	\$16.39	\$14.75	\$20.43	\$14.64	\$26.66	\$11.91	\$10.56
-Monthly	\$1,565	\$2,884	\$2,596	\$3,596	\$2,576	\$4,692	\$4,194	\$3,717
-Annual	\$18,776	\$34,606	\$31,149	\$43,153	\$30,916	\$56,308	\$50,325	\$44,602
							per adult	per adult

Table 57
The Self-Sufficiency Standard for Ventura County, CA, 2000
Ventura, CA PMSA - Santa Paula

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	641	811	811	811	811	1079	811	811
Child Care	0	536	590	1125	333	1458	1125	922
Food	164	241	249	325	429	437	466	511
Transportation	259	265	265	265	265	265	508	508
Health Care	95	241	218	264	270	287	324	300
Miscellaneous	116	209	213	279	211	353	323	305
Taxes	290	482	498	676	398	1014	786	704
Earned Income Tax Credit (-)	0	0	0	0	-1	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.89	\$15.36	\$15.69	\$20.35	\$14.72	\$26.63	\$11.87	\$11.07
-Monthly	\$1,565	\$2,703	\$2,762	\$3,581	\$2,591	\$4,687	\$4,179	\$3,898
-Annual	\$18,776	\$32,442	\$33,142	\$42,977	\$31,094	\$56,248	\$50,148	\$46,775
							per adult	per adult

Table 58
The Self-Sufficiency Standard for Ventura County, CA, 2000
Ventura, CA PMSA - Simi Valley

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	641	811	811	811	811	1079	811	811
Child Care	0	628	622	1250	333	1582	1250	954
Food	164	241	249	325	429	437	466	511
Transportation	259	265	265	265	265	265	508	508
Health Care	95	241	218	264	270	287	324	300
Miscellaneous	116	219	216	291	211	365	336	308
Taxes	290	520	511	732	398	1127	856	719
Earned Income Tax Credit (-)	0	0	0	0	-1	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$8.89	\$16.15	\$15.97	\$21.45	\$14.72	\$28.06	\$12.46	\$11.21
-Monthly	\$1,565	\$2,843	\$2,810	\$3,775	\$2,591	\$4,938	\$4,386	\$3,948
-Annual	\$18,776	\$34,117	\$33,722	\$45,295	\$31,094	\$59,253	\$52,635	\$47,371
							per adult	per adult

Table 59
The Self-Sufficiency Standard for Yolo County, CA, 2000
Yolo, CA PMSA (excluding Davis)

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	544	673	673	673	673	932	673	673
Child Care	0	551	506	1057	341	1398	1057	847
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	101	193	187	254	194	328	293	274
Taxes	230	417	394	564	323	817	650	573
Earned Income Tax Credit (-)	0	0	0	0	-72	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage -Hourly	\$7.64	\$13.97	\$13.47	\$18.17	\$12.82	\$23.97	\$10.54	\$9.73
-Monthly	\$1,344	\$2,459	\$2,370	\$3,198	\$2,256	\$4,218	\$3,709	\$3,425
-Annual	\$16,130	\$29,506	\$28,442	\$38,380	\$27,075	\$50,619	\$44,510	\$41,102
							per adult	per adult

Table 60
The Self-Sufficiency Standard for Yolo County, CA, 2000
Yolo, CA PMSA - Davis

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	544	673	673	673	673	932	673	673
Child Care	0	569	616	1185	341	1526	1185	957
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	101	195	198	267	194	341	306	285
Taxes	230	423	435	622	323	905	707	617
Earned Income Tax Credit (-)	0	0	0	0	-72	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage -Hourly	\$7.64	\$14.12	\$14.38	\$19.30	\$12.82	\$25.26	\$11.10	\$10.20
-Monthly	\$1,344	\$2,485	\$2,531	\$3,396	\$2,256	\$4,446	\$3,906	\$3,590
-Annual	\$16,130	\$29,824	\$30,373	\$40,755	\$27,075	\$53,356	\$46,876	\$43,086
							per adult	per adult

Table 61
The Self-Sufficiency Standard for Yuba County, CA, 2000
Yuba City, CA MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	384	494	494	494	494	689	494	494
Child Care	0	501	400	901	256	1157	901	656
Food	164	241	249	325	429	437	466	511
Transportation	203	209	209	209	209	209	395	395
Health Care	102	257	234	280	285	303	339	316
Miscellaneous	85	170	159	221	167	279	259	237
Taxes	169	320	265	425	207	585	512	421
Earned Income Tax Credit (-)	0	-34	-69	0	-169	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-36	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.29	\$11.77	\$10.52	\$15.29	\$10.20	\$19.63	\$9.10	\$8.14
-Monthly	\$1,107	\$2,072	\$1,852	\$2,691	\$1,795	\$3,455	\$3,203	\$2,867
-Annual	\$13,284	\$24,864	\$22,219	\$32,291	\$21,537	\$41,454	\$38,442	\$34,400
							per adult	per adult